

# THE CREDIT WORLD

*The Official Organ of the*  
**RETAIL CREDIT MEN'S  
NATIONAL ASSOCIATION**  
*Incorporated*



*Photo—Courtesy Library Bureau, Cambridge, Mass.*

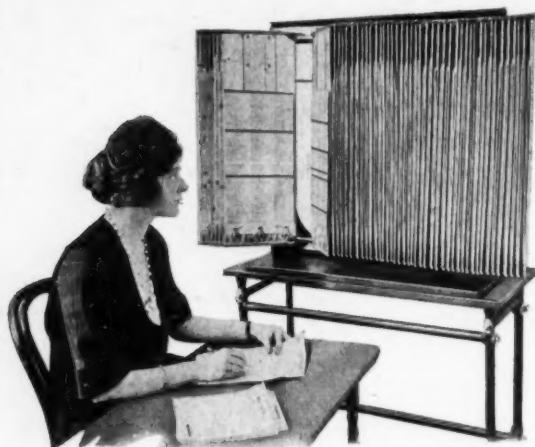
Accounting Department  
**William Filene Sons Co.**  
Boston, Mass.

**VOLUME XI  
NUMBER I**



**SEPTEMBER  
1922**

**Do Something! Make a Thousand Mistakes If You Have To,  
But Get Out of the Rut. Do Something! — W. G. Van Schmus.**



*Type of equipment used by credit editor for rapidly and accurately clearing the simpler order.*

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*Leading stores use Index Visible for fastest credit authorization*



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Giving you top-notch service?

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*We Give You:* A wonderfully live organization.  
An up-to-the-minute equipment.  
The advantage of years of experience.  
The security of financial responsibility.

*All We Ask Is:* Your business in our territory.  
Your confidence.

*Thank You!*

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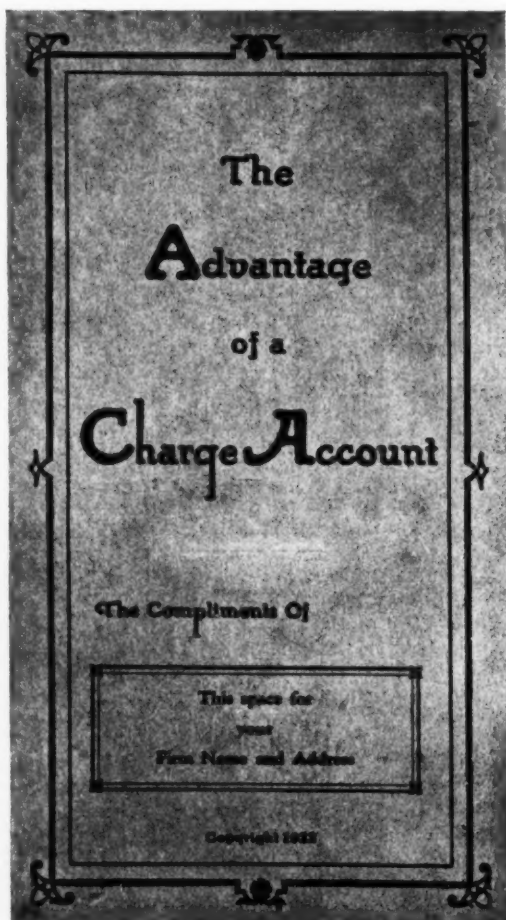
All we ask is that you distribute them to a selected list of possible new customers, to a few inactive accounts, and delinquents; and send us a report of the results.

We know the business-building merits of this Booklet; our present distributors have proven the magnetic pulling power it possesses; we want you to try it and be convinced of our claims. See the June and July issues of the "Credit World."

You will find this plan to be like a big, two-fisted, red blooded brother. It has the punch to awaken interest, and the force to drive home the truth of its title. It emphasizes the convenience of a charge account, and points out clearly the desirability of a good credit standing.

You should use just such a desire-creating, compact little vehicle to carry your message of credit-service, and to educate your retail buying public to the proper uses of a charge account. WHY? Because you cannot ask them to read a four page letter explaining your subject; and you don't want to cheapen your credit-service by undignified advertising methods.

You should be on the alert to add as many new accounts to your ledgers as possible, and at a minimum cost. You should do all in your power to keep your established customers buying, and co-operate at all times with your sales and advertising departments, to keep the flow of merchandise steadily out-going. And our method is the long sought for point of contact which will classify you as a real business producer.



Much time and energy have been expended in a co-operative effort to create a practical, ethical, and progressive medium you can use to advance the credit profession and increase the earning power of your department, by stimulating sales. Do not fail to utilize it.

The use of this Booklet, from an educational point of view, has a vital concern in the welfare of your Community's progress, reputation, and material prosperity.

You know that maintenance of business and increase of sales depends upon the proper functioning of Credit.

You know the greater number of good accounts you have, the better advance market your sales department has at its command.

You know if you can stir a dormant account into action, it is better than a new account.

You know if you can correct the paying habits of delinquents by educational methods, you are saving future collection expense.

Knowing these truths alone will not benefit you or your employer. Show him you can do it.

If you have to be shown before you will seek his approval to use this dynamic little business-getter, we will show you.

This Booklet is producing results in many sections of the country now, but we will not be satisfied until it is in circulation in every city or town of importance in the Union.

Your order placed NOW, gives you exclusive use of it in your line, in your city, for a period of three months.

**YOU ARE INTERESTED IN MORE SALARY? THEN, SHOW SOME ADDITIONAL SPEED!  
BE A LEADER IN YOUR CITY!**

**DO THE UNUSUAL THING!**

**GO AFTER THE FALL AND WINTER BUSINESS RIGHT!**

N. B. To protect our present Distributors, we reserve the right to reject any request for sample copies.

**The Retail Credit Men's Business Bureau**

625 Woodward Ave.,

Detroit, Mich.





# THE CREDIT WORLD

*Official Organ of the*

RETAIL CREDIT MEN'S NATIONAL ASSOCIATION

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## EDITORIAL

### A NATIONAL SYSTEM FOR LOCATING MISSING DEBTORS

Secretaries of local Credit Men's Associations are much interested in the proposed system for locating "Skips," or persons who move and neglect to give their creditors their addresses.

Officers of the Service Division are working on a plan for notifying each Bureau and rating agency of the name, business and former address of a missing debtor by means of a 3 x 5 index card that can be placed in files for future reference, so if they apply for credit in that city or town, they will find their record has preceded them.

This is a much needed and valuable service, but it can only be made effective by the co-operation of all concerned. The merchants must report names promptly, and the division members must check their files and keep them up to the minute.

### FORGING AHEAD

A few years ago a young man was selected as secretary of a credit men's association in the great Northwest. He was unknown to the members of our Association. He had never been heard of outside the city in which he resided, but he was full of energy and realized the possibilities of our National organization. He worked hard, was made State Chairman and made a record. Then he journeyed two thousand miles to attend our National Convention at Cleveland, there he met Credit Men and Association Secretaries from all parts of the country. He took an active interest in all that was going on. He got into the Group Meetings and discussions. He appeared on the floor of the convention, and now, possibly because he realized the larger field, possibly because of someone who was impressed with his ability at the convention, he has accepted a position with one of the largest and most progressive Associations of Credit Men on the Pacific Coast.

**MORAL**—If you make credits your life work, take advantage of every opportunity to become a national figure. Let other people know of you as an expert on credits or credit association work—it pays!

### WAR ON "FAKE" CREDIT AGENCIES.

The Retail Credit Men's National Association desires to encourage reputable and trustworthy credit reporting and collection agencies, because it means better credits, better information and the up-building of our Service Division.

During the past few months the number of questionable agencies who are active in soliciting information from our members appears to be on the increase. Almost daily the National Office receives requests for information regarding these concerns.

Many of them are mail order houses using some credit name in order to get information.

Many are collection departments of firms using a "trade" name to conceal their identity. All these things are done in order to keep from paying a reasonable fee for credit reports from a reliable Agency or a collection fee to a trustworthy collector.

Members of this Association should realize that only by receiving our individual support can a rating bureau or collection agency build an organization that will give you the best possible service. Our chain of reporting agencies representing the service division of the association should be the backbone of our organization, and it will be if we all support it and make an honest effort to build it up. Suppose it costs a few cents more to patronize a bureau member! Is it not worth it when you know you are getting information and service upon which you can depend?

If merchants will only realize that by putting all information into one central bureau or agency in a city they will get better and more complete information, they would not think of organizing these so called "fake" agencies, which are really "house organs." There is only one way to have them realize their "penny wise and pound foolish policy," and that is to refuse to answer inquiries from these agencies.

Remember, any inquiry from an agency should bear our emblem; if it does not, you should refer it to the National office. Let's wage a war upon these "fake" agencies. If a reputable concern wants information there

is no reason to hide behind a "nom de plume." They should join the Retail Credit Men's National Association and get reliable information through the service division.

### PUBLIC UTILITIES AS CREDIT GRANTERS

One of the features of our National Convention at Cleveland was the Group Conferences of the Public Utility Credit Men in which fourteen Representatives of some of the largest light and power concerns took part. Stephen A. Bialecki, representing the Milwaukee Gas Light Co., was Chairman, and A. J. Bohl of the Milwaukee Railway & Light Co. was Secretary.

The opinion was expressed that close co-operation between the Credit Men of mercantile establishments with the Credit Men of public service corporations would be of great benefit to all, and the National Officers were requested to give more prominence to the Utilities Group at our next Convention. All those present voted to co-operate fully with Credit Rating Bureaus of our Service Division by giving information regarding changes in meters, removals, etc. The Group held three interesting sessions and much valuable information was exchanged.

### CREDIT INCREASES PURCHASES

Good credit accounts increase sales. A customer who has a charge account at a certain store is sure to make a larger proportion of purchases there than elsewhere.

This advantage has been recognized by the great stores of the country and that is why they make every effort to place on their books the names of responsible charge customers.

The modern retailer who desires to do a large volume of business makes a careful study of credits and places in charge of that department of his business a man or woman who is possessed of tact and diplomacy to handle the undesirables, persistency to collect the slow accounts and a vision of the important part the credit department bears towards the rest of the business.

## MEMBERSHIP

August is considered a "dull" membership month, because of many Credit Men being on vacation, etc., but we enrolled 135 new members this August, and organized two new Local Associations.

This is a fine start for the new administration and every member should make an effort to enroll at least one new member before October 25th.

Our slogan this year is, "A member in every town or city where we have no members at present." A little "personal" note to a merchant in an adjoining town will secure his membership. Write it today. One member from each present member means 20,000.

## FRAUDULENT CHECK COMMITTEE

President Ahl has appointed the following members on the Fraudulent Check Committee:

Adolf Grasso, Sec'y. Retail Merchants Association of Texas, Chairman, San Antonio, Texas.

L. S. Gilfillan, Secy. Minneapolis Credit Exchange, Minneapolis, Minn.

J. W. Metcalfe, Secy. Associated Retail Credit Bureau & Creditmen, Omaha, Nebr.

A. D. McMullen, Secy. Oklahoma City Retailers' Assn., Oklahoma City, Okla.

J. R. Truesdale, Secy. Service Div., R. C. M. N. A., Youngstown, Ohio.

Members are requested to write this Committee and suggest ways and means of combating the Bad Check Problem.

## THE MONTHLY QUESTION

Each month we will ask FIVE questions and invite all members to answer. From your answers we hope to complete a file of statistics that will be valuable to every Credit Man and Women and publish same for the information of all. In answering, state kind of business and location. Address replies to D. J. Woodlock, Southern Pacific Bldg., St. Louis.

Question No. 1: What percentage of retail business is done on credits?

Question No. 2: Is the retail business done on credit increasing or decreasing?

Question No. 3: What percentage of credit business may be safely done by a retailer in proportion to capital invested?

Question No. 4: What percentage of charge accounts run 30 days past due; 60 days past due; 90 days past due?

Question No. 5: Of accounts that run 90 days past due, what percentage are lost?

## HAIL, CLEVELAND!

The thanks of our entire Association is tendered to the Cleveland Retail Credit Men's Company, President G. C. Driver, Secretary W. H. Gray, and the efficient committee who made our 1922 convention a success. The meeting was the largest we have ever had. The receipts from registrations and exhibits for the first time met our national expenses, and were double those of any other convention.

When we consider Cleveland entertained our convention in 1917, this is truly a record to be proud of.

Already that enterprising city has made plans for a large delegation to Milwaukee, and a Membership Committee is at work to double the present membership.

We salute you, Cleveland, and wish we had more Local Associations with your spirit.

## STATE AND REGIONAL CONFERENCES

Much interest is being evidenced in State and Regional Conferences of Retail Credit Men.

The Credit Men of Pittsburgh District have announced a Conference in Pittsburgh on September 11th.

The Massachusetts State Conference will be held at Springfield within the next sixty days.

The Mid-West Conference, including Missouri, Kansas, Oklahoma, Nebraska and Iowa, will be held at Wichita, Kansas, in October, and large delegations have been promised from Kansas City, St. Joseph, Tulsa and Oklahoma City.

## TWO NEW LOCAL ASSOCIATIONS

During August we admitted two new Local Associations—one at Taylor, Texas, with 33 members, and one at Helena, Montana, with ten members. Two new Locals is a record for August, which is usually a dull month in Association circles.



MR. SIG. WOLFORT

*New Chairman Credit World Committee*

President Ahl has appointed Mr. Sig. Wolfort, the popular Credit Manager of Stix, Baer & Fuller Dry Goods Company, Saint Louis, as Chairman of the Credit World Committee. Under Sig's able leadership we look for vast improvement in the Credit World and for a large increase in advertising in its pages. Mr. Wolfort asks the cooperation of every member and requests that they help the Credit World along by patronizing its advertisers.



# THE CREDIT WORLD

September, 1922



## Is Interest on Overdue Charge Accounts an Incentive for Better Collections?

By Glenn A. Johnston, of Rhodes Brothers, Tacoma, Washington

I have chosen to address you upon a subject which I believe is very important to all credit men and credit grantors, and having stated my text will proceed and deal with my subject, under these headings.

1st—Is interest a factor in extending credit?

2nd—Does it impede charge sales?

3rd—(a) Does it have a tendency to eliminate small initial payments and long drawn out contracts? (b) Will charge customers liquidate an interest bearing account sooner than one that does not bear interest?

The keen competition, not in merchandise, but in terms, which has existed for some time now is without a question making it more difficult for the cash price store to charge interest on overdue accounts and deferred payment accounts. This condition I contend should not exist, and in advancing this paper on the subject of interest in connection with credit extension, I do so believing that great opportunities are in store for the live credit men who are closely following conditions and causes which are now surrounding them, and giving particular attention to specializing along some particular branch of their work. Interest and terms on sales are very important, and I believe that credit men by co-operative and educational work can do and bring a world of better conditions if they but strive to train the public to appreciate the significance of credit and the necessity of prompt payment of their obligations, and furthermore impart to them the knowledge that credit extended to them is an accommodation, and that if carried over the time set for settlement a nominal rate of interest must be charged.

Consistent thinking credit men must agree that it is not fair to the cash customer, or prompt paying credit customer, to know that conditions exist whereby it is possible for another to purchase the same merchandise at the same price that he can, and in addition be carried for an indefinite period, without any extra charge added.

With your permission, in support of my statement, I wish to quote from a paper

prepared by Mr. Leop. L. Meyer of Foley Bros. Dry Goods Co., Houston, Texas, and which appeared in the October (1921) issue of the Credit World under the heading of "The Boss, The Credit Man, and The Public," and which I believe is absolutely true and to the point. Mr. Meyer says:

"The ability for the charge customer to buy at the same price as the cash customer is distinctly a commercial blunder. According to pure logic, the charge customer should be obliged to pay interest on his account, or the cash customer should be entitled to a trade discount, for the loss on bad accounts, as the term is commonly understood, is accessible as a merchandise loss and the consumer cash patron, as well as the charge patron, has to bear the loss alike. Losses from bad accounts are an overhead expense and are commonly accepted as inevitable and therefore are a fixed expense in the sale of the merchandise. This system is unfair; it is fallacious in its structure, and anything based on a theoretical imperfection cannot be practical in a substantial way. I am firmly of the conviction that the next decade will behold a radical mutation in retail credits as accepted in this day and time, and that the equitable theory will become acceptable. The most logical innovation would be either a direct interest charge on the amount or a flat annual assessment for the privilege of an account."

Doesn't Mr. Meyers' statement sound fair and square? Isn't it unfair to the merchants of a community who, striving to educate the public to pay their bills in full in thirty to sixty days from date of purchase, know that competitors are extending credit with payments to cover indefinite periods without interest or any mention of same made?

Can any man or woman present at this convention conceive of a man of sound business judgment, allowing an account of his to remain in a savings bank or elsewhere drawing say three or four per cent interest, when he knows he has an account at some store, bearing interest at from six to eight per cent, as the case might be? Personally I cannot imagine such a thing possible;

therefore, I would say that interest is, and should be, a factor in extending credit, and also a great help to the credit department in bringing about better collections.

Interest charges can, as many of you will agree, impede sales. It is not my desire to try and argue that it won't, especially under the existing conditions, but I do wish to try and advance a few reasons why I believe it should be charged.

1st—Any firm buying its stocks in large quantities, discounting its bills when due and then marking its merchandise to sell for cash, one price to all, should not, in my opinion, have to carry its charge patrons on the same basis as a firm that offers a discount to its cash customers; in other words the two-price store. (I am classing these stores as I have merely in connection with and in support of my paper.)

Surely you will agree with me, when I make the statement, that a customer paying strictly cash for his merchandise is not benefiting by doing so, when his neighbor can buy exactly the same merchandise at exactly the same price and then be carried indefinitely without any charge for the privilege.

2nd—Successful firms usually have all available capital working every minute. Often necessity demands that they finance themselves from time to time at the banks, paying as you all know a nominal charge of interest at all times for the accommodation, whether it be for thirty days, sixty days or for a fraction thereof. This being an established fact, why is it therefore not fair and businesslike to in turn charge interest on your charge patrons' accounts, when same have become overdue, or in cases when you have extended credit on the deferred payment plan? In this manner, to a certain extent, these charges on your accounts receivable would offset the bank's charges and better yet would place the cash customer and the charge customer on an equal footing.

Assuming that you agree with me that interest should be charged, I will attempt to explain why I think interest will not impede sales.

1st—All sales people should know the



policies of the firm by whom they are employed, and in leading up to the final arrangements of their sales should explain to their customer that the merchandise that they are purchasing is the best that can be had, that they have been marked to sell for cash, and that no one can purchase the same merchandise one cent cheaper than they can. Explain further that for these reasons, if an account is to be carried on deferred payments, or over the sixty day cash period allowed, then a charge of interest will be added to be paid each month, decreasing with each payment made. I believe that the majority of accounts carried by merchants on the deferred payment plan are the result of circumstances, the customer's financial standing making it impossible for him to pay cash. This being the case, it is a great accommodation to be carried, and to the majority of such purchasers a nominal charge of interest is purely part of a business arrangement to them, and does not impede the sale of the merchandise in question.

The credit manager also has a large part to play in educating the buying public to consider and accept the interest charges. He should be alert and well posted on the subject of interest; the customer should know just how much, approximately, the charges are to be, for in many cases the interest charge can impede the sale, if the customer is not advised how little the charge really amounts to. A thorough knowledge of the merchandise carried is also necessary, as the credit manager in many cases puts the sale over or is responsible for its loss, just because he doesn't understand the article being sold. I often wonder why the credit man in fairness to the firm he represents does not also explain in a fair and square manner just why some of his competitors do not charge interest. Summing it all up, I do not believe interest charges will impede sales if the customer is properly informed of same.

In taking up the third and last section of my subject, I have divided it into two sub-headings:

(a) Does interest have a tendency to eliminate small initial payments and long time contracts?

(b) Will charge customers liquidate an interest bearing account sooner than one that does not bear interest?

It has been my experience in a great many cases that the fact that a nominal charge of interest is to be added after sixty days has not only limited a great many accounts to the strictly sixty day payment class but has also greatly influenced the customers to deposit larger initial payments down and increase their monthly payments as well. Four years' experience with a firm that charges interest on all overdue accounts after sixty days and on all deferred payment accounts after the same period has con-

vinced me that interest charge in this manner is a great aid to the credit or collection department of the firm. Not long ago, this example of interest and its incentive to collections occurred: John Doe had been owing some \$1200.00 to a furniture house, and also a like amount to a department store. At the department store interest has been added every month, at the furniture store no interest had been charged. The credit men from these firms were discussing the account, and in comparing found that John Doe had been scraping together his money as fast as possible, "sometimes as low as \$10.00," still he would call at the department store and make his payment, and regularly at that. On the other hand the furniture store had not received a payment in something like a year. I wish to say that the furniture house was aggressive at that, in their methods of collections. Why, I ask, did this man rake and scrape to pay the department store? Not because they were more aggressive, for they were not. If anything, they were less aggressive. Simply because John Doe knew he was paying interest, and for no other reason. The furniture store credit man admitted this himself, voluntarily.

Credit men of today have wonderful opportunities to educate the buying public. They should advance to them information showing the relations of credit to society, and the principles of credit, too. Advise with them and show them why the merchant is entitled to a finance fee or interest charge, on any account which does not keep within the time limit set by that merchant or merchants. Earnest education, frank and open, is what the credit buying public needs. "Fly by night" methods, or competition in terms only, will never bring normal times to us, nor prosperity.

Some will say, "Interest will kill our sales." The idea that interest will reduce your sales is not true. True, it may reduce your charge sales and your accounts receivable, but not the volume of your prompt paying thirty or sixty day accounts. Firms who practice the charging of interest are unanimous in its favor and know that it helps to strengthen and stabilize their business.

With your kind permission, I would like to quote a few examples of what interest will do in helping any firm to make quicker turn-overs.

A few months ago a customer purchased merchandise amounting to \$250.00, and terms were mutually agreed upon, to the effect that \$50.00 cash was to be deposited as an initial payment and the balance to be paid at the rate of \$17.00 per month, plus interest after 60 days. The initial payment was made and two monthly payments at \$17.00, before he received his statement showing the first interest charge of \$1.11. Shortly after the statement was mailed to

him, the store received a letter from this customer asking them what discount they would make, if he would remit in full. They at once advised this patron that they could not make any allowance on this merchandise or any other as their goods were all marked to sell for strictly cash, but they did explain to him that if he paid his account in full at once he would save nearly six dollars in interest. In two days they received his check for the balance of his account amounting to some \$133.00, with his thanks for the accommodation which had been extended to him.

Closely following the above, this example came: A lady customer purchased merchandise of a store some days ago at \$100.00, to which a flat finance fee of \$5.00 was added. At the time of the sale this arrangement was entirely satisfactory to the customer, but when the store mailed their contract to her home for her signature, her husband at once took exception to the interest or finance fee and told her to go down and pay cash for the article. This she did, and in addition decided that she liked another article better, returned the first at \$105.00 and purchased a new one at \$160.00, paying cash for same.

Do you need more conclusive examples to convince you that interest does help your turnovers? Surely you will all agree with me when I state that turnovers of your accounts receivable are every bit as important as your merchandise turnovers.

#### CHATTANOOGA CREDIT MEN TO PUBLISH RATING BOOK

Chattanooga, Tenn., Aug. 28.—The Retail Credit Men's Association of Chattanooga will publish its own credit rating book, according to announcement following a special meeting of directors recently. The credit men's association whose membership includes the larger merchants of the city, formerly had an arrangement with a local collection agency publishing a rating book. This connection was severed, and for a time the merchants thought they would be able to get along without a book. The information in book form is wanted by some of the membership, so the book will be published as of Sept. 1.

#### RETAILERS AND POLITICS

Mr. Wm. H. Gray of Cleveland, president of the National Association of Retail Secretaries, has issued a bulletin, calling upon the retailers of the country to forget political lines and take an active interest in electing those who are qualified to represent the merchant in the law-making bodies of the land. In view of events during the past few months, it would seem there is some merit to Mr. Gray's suggestion, regardless of how much we are opposed to mixing in politics.



## Adjustment Bureaus as Permanent Adjuncts to Exchanges

By J. H. Van De Water, General Manager

Retail Merchants Credit Association, Los Angeles, Cal.

Modern business methods show that in days gone by much was wasted. This waste was found to exist more or less in all manufacturing plants that then operated in an obsolete manner.

Thinking men observed this waste and set about to provide ways and means to put it to some material use. As soon as their efforts commenced to take form and a measure of success had been attained, they spoke of this hitherto waste as a by-product.

Today we find some of the most useful articles of commerce manufactured from almost dross, and these have taken such an important place in our business affairs that not only communities but nations watch with great interest their influence upon world trade.

Credit is based upon confidence, but confidence at times is misplaced—therefore loss. More or less all of the ills of man leave some trace in Credit Departments, and however watchful or capable a credit manager may be, by the very law of things, since we are human, he accumulates his portion of loss. What is the usual procedure in dealing with these recitals of our failures? As of old, usually a rather crude method is employed to salvage at least a portion of this loss. What may be construed as a by-product in the majority of cases is still lost when dealing with retail collections.

Usually the credit manager refers a bad account to an attorney or collection agency. If it is collected, but one individual receives the benefit, and the attorney or collection agency is not in the business of stating detailed facts that would show why the account was forced, or anything pertaining to the financial state or otherwise of the subject. If the account is lost, it becomes a forgotten issue. All the labor that has been exerted in dealing with this account, and facts pertaining to the subject leave no trace that can be regarded as a permanent benefit to community of credit grantors. There is no reason why this bad account, being unknown, should not mislead other credit grantors since apparently this obsolete method does not provide a Police Department to arrest it, so to speak.

Some means should be provided to make use of this waste so that it may be diverted into channels that make of it a preventative of further losses, thereby converting it into a rather powerful remedy for some of our credit ills.

It is a well known fact that a good ac-

count will take care of itself, and will function according to the approved laws of credit, whether we are aware of its existence or not. Deducting and setting aside this class that does not need attention, we therefore have but to attack the bad or dangerous accounts, which must be watched.

The Retail Merchants Credit Association of Los Angeles has set up a mill which manufactures from waste a by-product which, when distributed among the members of the Association, becomes that ounce of prevention. The principle is substantially as follows: The member refers the bad account to the Adjustment Department of the Association; the Adjustment Department notifies the Reporting Department of the fact and the Reporting Department immediately sets a signal that works as positively as the semaphores that regulate the operation of rapidly moving express trains.

Since all members of the Association make inquiry for a report on new accounts, they are amply protected from this bad debt and the more often the bad debt attempts to obtain credit, the more frequently and forcefully does he find the danger signal set against him. When this method is employed in dealing with hundreds of dead-beats, it will be quickly observed that, as time goes on, this situation takes the form of propaganda until the city and surrounding country is thoroughly aware that you must pay your bills and keep your record clear, or else destroy yourself insofar as credit is concerned.

Each time the signal flashes, more record is made; it becomes accumulative and finally overwhelming. As this arrangement eliminates dead-beats, credit losses go down, the average monthly recovery on outstanding accounts goes up and the average number of days an account is outstanding is reduced; thus this ounce of prevention is manifold in power.

All of the operations of the Adjustment Department, which develop reasons why the debtor cannot pay, are placed on record in the Reporting Department permanently. Not only does the Adjustment Department assist the Reporting Department, but the Reporting Department renders valuable information to the Adjustment Department to guide its employees in quickly and accurately determining the true situation, that the account may promptly be recovered.

A debtor frequently calls at the office of the Exchange and states that he is without ready funds, possesses no real estate—in fact,

has nothing. He is trying to beat a debt. He often thinks that he is in the office of a collection agency, but when it is made clear to him that all of his statements about what he does not possess are to be placed permanently on record, precluding him from further credit and for the protection of merchants, it is often all but ridiculous to note how quickly such statements made by him are qualified, until some debtors actually disclose considerable means in order to avoid being debarred from further credit and show clearly how the sum involved can be promptly collected. This procedure only determines the attitude, character and methods of the subject all of which are again placed on record for future use and goes into reports. A debtor in such a position is literally between the devil and the deep blue sea.

Claims registered with the Adjustment Bureau apparently, at times, remain inactive. The subject has been lost sight of. The signal is set and watching, however. Then comes a day when an inquiry is received from Cleveland, seeking antecedent information. This discloses the debtor's present address. Then we tell you, Cleveland, that he left Los Angeles owing merchants. Can he then obtain credit from you?

Such a situation not infrequently causes the debtor to promptly remit to us to obtain credit from you. But since you are informed as to the methods he employed while a resident of Los Angeles, it will be difficult for him to cause you the annoyance we previously experienced.

Or, he comes to us from your city to take up life anew in the West. Why did he come? Who is this man? What is his history? Some day he makes application for credit with one of our members. Then we learn who he is and why he came. We find that you had sent to our Adjustment Department a number of claims and that Department had set the signal in the Reporting Department. Now, knowing this state of affairs, HE CANNOT BECOME OUR DEBTOR UNTIL HE PAYS YOU.

Our Adjustment Department has protected our member, collected your money and enabled us to teach the subject that if he desires to have our confidence he must not only pay his bills, but pay them promptly. Your debt provided the vehicle or the means through which we got in touch with him and enabled us to instruct this individual fully how necessary it would be for him to display willingness to work with us if he expected accommodations from us. We learned of his ability to pay through our interview with him concerning your bills; therefore we are prepared to deal with him should we, in the future, extend to him credit and should his willingness to pay again fail him. In this way we teach those with whom we come in contact what we expect from them and when we expect it.

Can a collection agency function in this manner? Will a collection agency with

*"He cannot become our debtor until he  
pays your bill"*

## A THOUSAND EYES

are watching for your debtors if your claims are listed on our Master Files.

Can you estimate the value of dealing with an organization owned, operated and SUPPORTED by practically the whole Retail community (including the banks) of the dominating city of Southern California?

## OPERATING FOR SERVICE

An organization that by *one* operation places your delinquent accounts permanently on record in the files of more than three hundred local merchants and banks, and flashes the news, instantly, in *every* reply to every inquiry on that debtor.

## OUR METHOD OF COLLECTING IS SIMPLE, BUT EFFECTIVE

We get in personal touch with your debtor and arrange for *payment*. If he refuses (and can pay) we acquire information as to his property and earning power and then (and not until then) request authority to sue. If we learn he cannot pay, we tell you so and return the account.

*We Write Fewer Letters Than Any Collecting  
Organization We Know Of*

## Retail Merchants Credit Association

300-310 I. W. Hellman Bldg. : Los Angeles

## Persistent Personal Contact

*"A new system?" "Yes, but you will like it"*

but one viewpoint ever be able to function in this manner—not only to recover the money but extract that by-product that is the ounce of prevention, which when properly applied will do so much to correct our credit evils. If such a bureau never collected one single dollar but functioned as it does with us, it would be found worth more than the cost of operation—many times more.

In Los Angeles, to which city so many come to make their homes, what would we do without an adjustment bureau, that part of our plant which catches in its screens these dead-beats? This equipment enables us to segregate the sheep from the goats. If you had never used a telephone, naturally, you would not know of its benefits.

This Bureau also functions as a Retailers' Board of Trade and works with a view of not only protecting our members, but conserves the means of the individual, thus preventing him from being destroyed as an asset to society or driven from us leaving debts. It assists us in keeping the debtor with us to not only work out his indebtedness, but his salvation. From all of these acts along with the operations of our attorneys comes information—always information, whether good or bad. This is what we are seeking. Information gives us knowledge and someone has said that "knowledge is power."

If, in our community, we are able to derive such benefits from this permanent adjunct to our Exchange, it can be done and had elsewhere. Would it not be gratifying to know that today all Exchanges were so equipped? It is being conservative to state that as soon as the public learned that Credit Men were working through Exchanges in this manner much loss could be saved in time and money.

You are intelligent men and women and it appears to me that sufficient has been disclosed to enable you to quickly grasp this plan which, in reality, is simple and inexpensive.

Is it unreasonable for me to suggest that thought along these lines be crystallized now and here, and that some steps be taken to put this method into general use with Reporting Exchanges, whether privately or merchant owned.

Would it not be consoling to know that each city or community held in the files of its Exchange a knowledge of all of its dead-beats, which would be readily available to all of its members, then in turn available to every other Exchange and its members throughout the United States? Would not this prevent the kiting of dead-beats? To curb their operations for the protection of credit grantors will never be effected through the so-called "collection agency."

I have made the foregoing statements to you in good faith, based upon fact and devoid of innovation.

## A Look Forward and a Glance Backward

By J. H. Tregoe, Sec'y-Treas. National Ass'n of Credit Men  
Before the Retail Credit Men's Nat'l Ass'n Convention

I come to bring you a message of greeting from your elder brother. We are twenty-seven years old, you are ten. You're a sturdier youth than we were at ten, and when you reach twenty-seven you will have outstripped us, too. I expect it and I believe my expectation will be fulfilled because your field is larger and we expect you to do big things.

I take the privilege amongst the credit people of selecting titles for addresses and never living up to them. When your President wrote me for a title, I gave him something. I am not going to talk on the subject at all. (Laughter)

You know, it is one of the hardest things in the world to talk these days. You are in the midst of the greatest problem of all ages. Men and women must live in them and imbibe them, and therefore every speaker should be up to the minute and not be bound by any set title.

I have been living in the greatest confusion in the past twelve months. How to impress people with the real vigor and the real seriousness of these problems; how to get them out of their small ideas; how to get them away from their shops, out into the broad atmosphere of the heavens, to live where you can hear the birds singing and the winds whistling, away from the grimy and the belittling space of your offices!

You know, I am going to do something that is not good policy. I am at the end of the season, my illustrations have been told several times. If I repeat them today, please pardon me and remember that I am from the Southland where no gentleman ever heard a story.

You know, I fancy, dear people, that when the barbarians of the North were battering at the gates of Rome that the Romans went about their daily avocations—they bought and sold, they idled and played, they sported. The Roman Senate was about its business, and because they paid no attention to the battering of their gates, they yielded at last and their great empire was engulfed. They said, "How can it be that this empire of ours, this great Roman empire that has swept over the East and made its name a legend throughout the then known world, should ever succumb to those men who come from the frozen North, with their loins girded in robes and with clubs to batter down humanity?" And yet they came.

And I want to tell you, at the present time there are barbarians battering at the gates of our republic and the gates of the world, and if the gates do not hold, civilization is going to be engulfed; in this convention, as you talk about your little matters, remember that some of the greatest questions that ever confronted this republic are about to be settled, and we need men to settle them.

Your business enterprise is no stronger than the government that protects it. Capital is only useful when it is protected in its uses. Therefore, why get up your technique, why spend hours on the little things of detail when things appertaining to the real value of your enterprise and to the success and happiness of people are in the balance?

I wouldn't deal in credits for a moment if I perchance could not see these things and plead with my fellow men to rise up and put their backs against the gates to keep out those barbarians. What do I mean? You know we talk so much about democracy. Democracy! We lead, this democracy, in the world and yet we are only 135 years old, we who gave to the world the first written constitution of a government in 1787, and yet, democracy is undergoing its severest test today and it is undergoing it because of universal suffrage. We pined for that, we wanted to bring the women into the suffrage of the nation and of the world but doing it has placed burdens upon democracy and we hope to the great God democracy will be able to stand it.

What do I mean by it? I mean the multiplicity of laws, that is what I mean, asking our legislative bodies for every whip-stitch of a thing, asking our legislative bodies to do things that the people of the nation should do for themselves without any laws at all.

I come from a state—New Jersey—whose Assembly meets every year. In the last four years the Assembly of New Jersey has given to its people twenty-three hundred laws. How many of them do I know? I don't know a moiety of them. I am breaking them constantly because I don't know them.

James Bryce, the greatest political scientist of the present age and whom God called recently, said that every legislative body in the entire world as concerning republics had suffered a decadence in the past ten

years. What do we see? We see the arising of class interests. When you talk and when you read in your papers of agricultural blocks in your Congress say to yourself, "That is a barbarian battering at the walls of our Republic." Keep him out. We must have no blocks in this country. Our Congress represents the country at large, and when Congress fails to represent the country at large, our Republic is in danger."

In 1848 Karl Marx and Fred Engel gave to the world the Communist Manifesto. It remained in abeyance and never was put to practical experiment until November, 1917, when Soviet Russia was born. We on this part of the universe had the problems of democracy, while in the Far East Soviet Russia was trying out the experiment of Communism. Communism promised Utopia, that it would bring peace and prosperity and happiness to people.

What has it brought? It has brought famine, sickness and death to Russia. The millions of people who have died because of misgovernment and an autocracy worse than the Romanoffs, rise up in spirit and testify to the futility of man in building a government without God. Soviet Russia is a failure, people, and every government or creed without religion will be a failure. Therefore, you must rejoice in our government, you must rejoice that our administration had the tenacity of purpose and had the fearlessness to say to the Russian Government, "Not until you play decent and are honest; you may hesitate and decline to acknowledge God, but until you acknowledge and live by His laws, the United States of America will have nothing in the world to do with you." (Applause)

Do you recognize, good people, what all of this means? It means so much more than your little shop work. It means peace and happiness for the people who are to come out of the womb of this generation. I wish I were younger! I wish I were younger!! My life is back of me. I'd like to see it worked out. I'd like to preach to people, I'd like to stand up and testify as to the guidance of the great Creator—and a nation hasn't a chance to exist or survive that doesn't acknowledge His creative powers and His guidance.

I often wonder to myself why our Constitution stood as long as it has. The Constitution of Great Britain is always in the making. There was not a written Constitution in that government and the Constitution of France is but four or five fundamental laws which can be rapidly changed. Our Constitution has endured down to the present time. Why has it endured? What is the real genius of our Constitution? Well, I used to think about it. I used to try to put myself in that Constitutional Convention. I used to listen to those splendid words of Madison, that great Virginian who



had the political science instinct. I listened to Hamilton, with his economic instinct; I listened to the patient, homely words of Washington as he presided: "Now, gentlemen of the convention, we have framed a basis of government. We have these thirteen states; they have not cooperated. How are we going to compel the states to live up to this instrument? What will be the genius of co-ordination to the instrument?" And at last, the happy expedient was hit upon of the courts, that that instrument would be executed in the various states by the courts representing the national government; the courts, men and women, have been the salvation of this land. Therefore, in some districts where politics enter into the election of judiciary, I close my eyes; I wish it could be otherwise but never in any form or fashion should we ever depreciate our courts or say a word against their integrity and their value and their utility to this nation.

We have one man in this country, one man, Mr. Gompers, who, when the Supreme Court of the United States renders a decision adverse to Labor, says, "The courts are all wrong. They are oppressive; they are doing things they ought not to do."

"Mr. Gompers," I say, "if you were a true and loyal citizen of the United States, you'd restrain such language."

It is not worthy of our citizenship. If any class in this country want to rule the courts and dominate them, republicanism is gone; our democracy will be shattered. We, good thinking people, should rise up and chide with all our strength any man who dares to reproach the courts of this land in derision or say that they are unfair or inequitable. I say before you people that a man who says it is a contemptible liar. (Applause.)

Now another thing is a danger spot and another barbarian striking at our gates. That is the disrespect for the law. It has become fearful in our land.

Now, men and women, I want to say to you something that I have never said on a public platform. I am thoroughly affrighted with the disrespect of the law, and just as soon as the disrespect of the law becomes a habit with people, you'd better stiffen on your credit. Why you can grant credit so freely, why you're able to say that 98% of the people who apply to you for credit are deserving of it and are honest is because in the American heart has been implanted a respect for the law, and just as soon as that respect departs, just as soon as there comes an indifference to the real power of the law, just so soon your credits will get into an unsafe condition and we wholesalers and financiers and banks will have to tighten our fences and get them in shape for more careful credit work.

There are divisions of opinion about the 18th Amendment. What difference does it make? The 18th Amendment is the law of this land. The 18th Amendment, you retail people, has increased your sales. I pledge you my word but for the 18th Amendment your business would not have been so good in the past twelve months. Therefore, no matter how deep my resentment against that Amendment to the American Constitution, no matter how much I want it, I'd rather cut my tongue out than take it in disrespect of a fundamental law of this land. (Applause.)

This hip-pocket business is very nice to talk about; you can't go to a vaudeville but what they make fun of the Amendment and joke about it. We had it on this platform this morning. That all tends to a disrespect of that fundamental law of the land. If you don't like it, let's wipe it out but as long as it's here, let's respect it as a fundamental law of the land and show that we are deserving the name and title of American citizenship. (Applause.)

You know, I am watching the American people. Oh, how I love them! I have just discovered my country, just discovered it. I have lived here more than five decades under the sun of this land and just found it. What have I found? A perfectly magnificent country with traditions going back to the earliest liberties of the world, with a heritage that any people can be proud of, with traditions that make us swell with pride, with a future that should stir every impulse of the heart and the brain. I have discovered it and I love to come into a hall draped as this one is. I can speak better. I look at that old flag and I see the three beautiful colors, the red typifying the blood of the martyrs, the white the purity of the saints, the blue the hope of glory, my flag, your flag, our flag that never bowed to the enemy on a field of battle and by the Great God, it never will! (Applause.)

But this American temperament of ours—the dreamy Slav, the practical Anglo-Saxon, the penurious Latin, all in us, working in us to make us something different from any creation of the Great God!

Now good people, the watch tells me that my time is near an end. Put your backs against the gates and keep them from giving way to the pressure of the barbarians from the North. Be big, don't clutter up your time with the little things. Get out into the very broadness of the universe and fill your hearts with the big things of God and of men. Study! Study! The credit manager who does not devote at least sixty minutes a day to some good book will never meet the fullness of the vision.

If I were at the head of an enterprise with a credit department, I would require my credit manager each day to devote thirty minutes to nothing but thinking. We don't think enough. We take snap judgment, we act too hastily, too inconsiderately on mat-

ters. We must know. Why are we going through our present depression? Because there stalked through the land a wolf in sheep's clothing. There stalked through the land ignorance in the guise of intelligence. There was a profound ignorance, in this land of economics. We were discovered to be a nation of economic illiterates and because of that we fell short of the conditions of the times and we precipitated ourselves (and the world did likewise), into a serious depression.

Know your business. Know what credit is and what makes business. Know it! That is for us as good people of the land. In your Association don't strive for membership—strive for service. Make your Association worth while, giving something, not choking it and cluttering it up with these little community ideas. Give to it the thing that is broad and wholesome, that builds up.

Oh, we want you as our younger brother; we want you, we are hoping for you, we are pining for you. We believe in you.

May you have a perfectly lovely convention, but may your vision be of the stars in heaven, of the great universe, and when you leave may your bosom swell with the thought that "I am full of ideas that are increasing—not my efficiency, but my real value to the world."

I am so glad to be with you. I wish I could remain longer but I must go home this afternoon. I will be thinking about you, and this is my closing thought to you:

I do not think all failures are deserved,

Nor all successes merely someone's luck; Some men are down because they were unnerved,

Some men are up because they would not shirk,

Some men are down because they choose to shirk,

Some men are high because they do their work.

I do not think that all the poor are good,

That riches are the uniform of shame; The beggar might have counted, if he would, And that he begs, the world is not to blame.

Misfortune does not come alone to mar, For men themselves make the things they are.

#### A NEW IDENTIFICATION CHECK

The Outlet Company of Providence has issued to their charge customers an identification check made in the shape of a "Yale Key." It bears a number and must be shown when making "Charge Take" purchases. It can easily be carried on a key ring or in a purse. The key idea is original with this store, and if any members are interested they can obtain the name of the manufacturer by addressing J. J. Pincus, Credit Manager, The Outlet Company, Providence, R. I.



## Report of Pay Up Campaign Committee

*C. P. Younts, Barringer-Norton Co., Houston, Texas*

Three months is too short a time to organize a committee, put on a campaign to cover the entire United States and get results commensurate with the objectives that our committee had in view.

In fact the entire committee was never secured, it being impossible to get a man to serve for the Southern Section with headquarters in Atlanta.

The committee as organized had regional chairmen at Portland, Denver, St. Paul and New York City.

It was the intention to ask each of these regional chairmen to select a State Chairman and they in turn to select a local chairman in each city to push the activities of their local Association on "Pay Your Bills Promptly Day."

As stated in the beginning the time was all too short to get this machinery in motion and after consulting as far as possible with the Regional Chairmen, it was decided that one of the best things that could be done would be to prepare an advertisement that could be used nationally—showing to the country that there was a unity in our purpose that had never been expressed before.

This advertisement was prepared at the suggestion of your chairman by Mr. J. H. Skinner of the advertising force of the Houston Post, and as far as we have been able to ascertain was used by more than 50 Associations in the country and published in more than 100 papers.

The following reports were received from Regional Chairmen—

"All reports coming to me regarding "Pay Your Bills Promptly Day" have been very gratifying. There is no question but that our National Association received a great deal of publicity on that day. The advertisement that was run created considerable discussion and undoubtedly struck home in many places.

"I am in favor of running a campaign in 1923, co-operating with the Y. M. C. A. as we have done in the past."

Two other sections said that there was practically nothing done in their territory, while there was no report at all from the other section.

Various experiences have been the result of the campaign and in every city where any thought and effort was out on the proposition it was very successful. Especially was this true of Pittsburg, an account of their campaign appearing in the March Credit World.

The question has been asked more than once if the effort was worth while. From

reports that have been gathered I would say that it has been and as stated above it all depends upon the thought and effort put forth by the local Association.

Your chairman would recommend the continued observance of the day in connection with the Y. M. C. A. Thrift campaign, and now that the convention date has been moved up there will be time enough for the committee to get thoroughly organized and the work and plans outlined so as to reach every Association.

There has been discussion in some sections about asking the Y. M. C. A. to change the name of the day, because some people say they pay their bills and it is objectional to them. There is no one, no matter of how limited education, that does not understand "Pay Your Bills Promptly" and if every one in the country paid their bills promptly there would be no need of such a day, but the object of this particular day is to reach the customer who does not pay bills promptly. And some of the terms suggested would not have the appeal to the man that we want to reach.

It has also been suggested that our National Association put on a "Pay Your Bills Campaign" of its own for a week, in addition to the Thrift Week day.

In place of this your chairman would like to suggest the plan that has been used by the Houston Association for the past five years, and which is bringing splendid results.

A week's campaign is good, but people forget before next year the messages that were given to them.

The Houston plan is to keep before the public constantly the work of the organization. To this end advertisements are run in the local papers each week—ads of 1/4 to 1/2 page—pertaining to paying bills, the value of credit and the like.

This work has never cost the local Association as an organization one single dollar. The local papers get the list of members, go to the different merchants and get them to sign up for their pro rata of the expense of running the ads for the year, which at the present time is about \$4.00 a month, with 40 members signing up for each paper. This amount is always added to the regular advertising bill of the firm by the newspapers.

The copy is reported by ad writers of the papers, who submit same to the publicity chairman of the Association and is O. K. by him before it is published.

In this way the Association is able to keep

before the public continuously the value of prompt pay—and any other features desired to present and it is not so easily forgotten.

These advertisements are carried in the name of the Houston Retail Credit Men's Association and from comments one hears about them—it is easy to know that they are read by the public. Recently two real estate men, who are not members of the Houston Association, commenting on these ads stated that the Houston Retail Credit Men's Association was doing through these ads more for the making of better citizens than any other organization in the city.

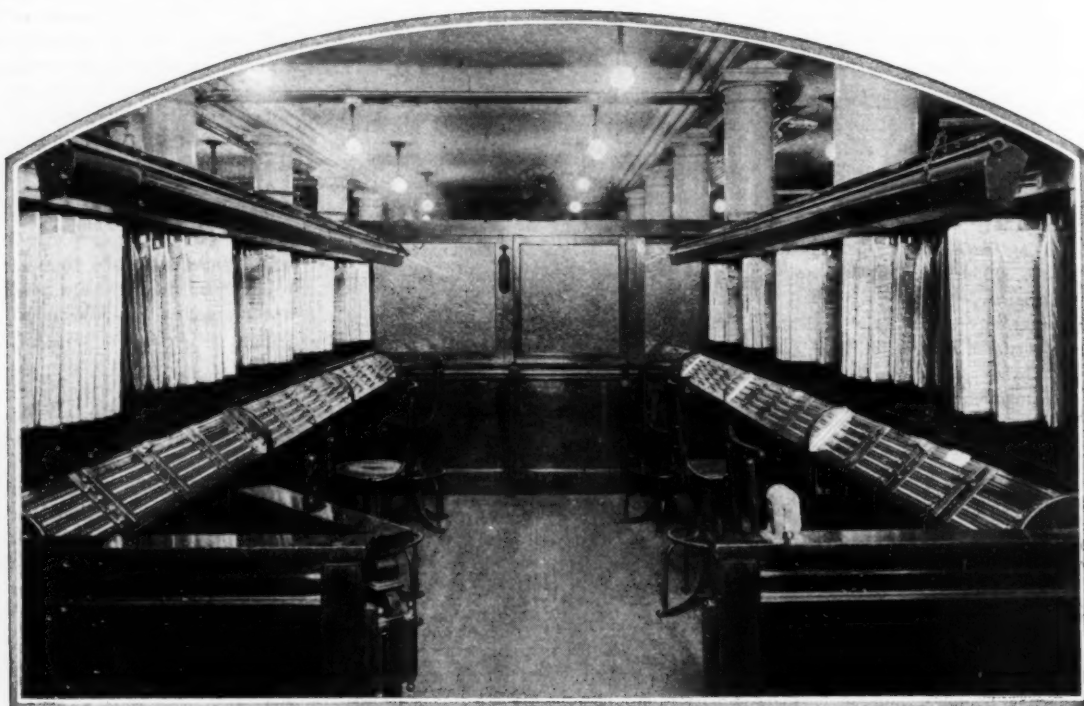
It is educational work that our Association needs to do and the more of it along any line that can be had—the more effective our work will be.

### Kansas Court Makes Noteworthy Decision

The Kansas Supreme Court has rendered an opinion of vast importance to general business in all lines. It not only affects merchants but each individual who has a checking account. It is the opinion of the Court that to issue a post dated check is a criminal offense. The Court also says writing one is a similar offense, when the giver has no funds in the bank on which it is issued, even if he informs the person to whom check is given that he has no funds. —Winfield Bulletin.



# There are a number of good reasons



Authorizers' switchboard in the Marshall Field Store, Chicago. Charges from every part of the store are handled here.



One of the charge phones by which the salespeople communicate with the credit office. The sales-slip is shown inserted in the phone ready to be checked by the credit office operator. The authorization is made by electricity.



Authorizer's switchboard in the B. Forman Company Store, Rochester, N. Y. This operator frequently handles as many as 1,400 calls a day.

**The National Cash Register Company**

**Dayton, Ohio**

Offices in all the principal cities of the world

# why progressive stores everywhere continue to invest in National Electric Credit Systems

Here are a few of these reasons, taken from letters we have received from credit managers and department store executives all over the country:

"The system gives us 100% control on our credit business."

"The service is practically instantaneous—it averages about 15 seconds to a call."

"Our customers appreciate the fast service they receive with this system in operation."

"Our service averaged 26 seconds per call during the Christmas rush."

"Three girls handled 24,000 accounts during the busiest periods of the year."

"Two girls handle 12,000 accounts."

"It permits a control of accounts which is as perfect as it is possible to have."

National Electric Credit Systems can be quickly installed, they are easy to operate, and they are possible of practically unlimited expansion.

They save time and money, the service pleases customers, and they give complete control on credit business.

## A few recent installations of National Electric Credit Systems

Star Clothiers Company ..... Hutchinson, Kans.  
Twenty-station system.

Jordan-Marsh Company ..... Boston, Mass.  
One hundred and twenty-station addition.

Pettis Dry Goods Company ..... Indianapolis, Ind.  
Eighty-station system.

M. Levy & Brother ..... Stockton, Calif.  
Twenty-station system.

Auerbach Company ..... Salt Lake City, Utah  
Forty-station system.

The Myers Company ..... Melbourne, Australia  
One hundred and eighty-station system.

J. R. Millner Company ..... Lynchburg, Va.  
Twenty-station system.

W. Browning & Company ..... Mildura, Australia  
Twenty-station system.

M. W. Tanner Company ..... Saginaw, Mich.  
Twenty-station system.

Powers & Behen ..... Denver, Colo.  
Twenty-station system.

Swan & Edgar ..... London, England  
Twenty-station system.

Hess Brothers ..... Allentown, Pa.  
Eighty-station system.

Kendel, Milne Company ..... London, England  
Sixty-station system.

J. M. High & Company ..... Atlanta, Ga.  
Forty-station system.

Seattle National Bank ..... Seattle, Wash.  
Twenty-station system.

Roos Brothers ..... San Francisco, Calif.  
Twenty-station system.

**The National Cash Register Company**

**Dayton, Ohio**

**Offices in all the principal cities of the world**

## A "Double Check" on Credits

By Warren C. Johnson, Credit Manager  
Executive Offices L. M. Boomer

An unusually effective use of the visible index has been developed in the credit department of the Waldorf Astoria, New York City. The plan has become invaluable to the management as it gives a double check on credits.

The visible index was installed with three objects in view: (1) to lessen the risk in cashing checks for guests who have no regular established accounts by placing an alphabetical index of "check artists" at the finger tips of the cashiers; (2) to reduce the loss due to late charges; (3) to reduce the loss on "skippers."

The index is equipped with pockets holding cards about 3½"x5" on which the names are typed and arranged alphabetically, the name showing through the celluloid bottom of the pocket. Indexes can be purchased to hold any number of cards desired, and the cards may be had in any color.

In building up the index we used three colors—red, white and blue. We naturally used red cards for "check artists," as they are the most dangerous to deal with. Whenever a man has a check returned, his name, the bank on which the check was issued,

date, the amount of the check and the reason for its being returned are typed on the card. This automatically acts as a stop at the cashier's window for the cashing of further checks. Bulletins received from various hotel associations and mercantile agencies are carefully watched and wherever a check is involved, this information is placed in the index. In a case where a guest has a small deposit in some bank and has a check returned marked "Insufficient Funds," the index works to good advantage.

For late charges a blue card is used. So many guests incur some charge shortly before checking out, and settle their account before the charge has reached the bookkeeper, that these charges total well over a thousand dollars on a year's business. In nine cases out of ten these accounts are placed in "suspense" and die a natural death.

Here again is where the index proves its worth. For example, "John Jones" departs from the hotel with a receipt for his account but just before leaving he has a breakfast charge of \$1.15 which was not included in his bill. The average man does not keep track of each individual charge, so being satisfied in his own mind that he has paid in full, he departs for St. Louis. Not being very well known in that city a bill mailed from the hotel is returned undelivered. However, should "Jones" have occasion to visit New York about 18 months later, the

young lady checking her arrival stubs against the index discovers that "John Jones" has arrived, and after comparing his registration with the one covering the date the charge was incurred, discovers the writing to be identical, and sends to "Mr. Jones" room a copy of the bill paid on his previous visit, together with one for the omitted charge, with a nice letter explaining why the amount was not included in his account—and settlement is received.

A blue card is also used to record accounts which are charged off as "bad debts." Should a guest, who "went bad" in 1918 register in 1928, the checking of the index against the arrival stubs would bring the matter to the Credit Manager's attention.

For "skippers" and hotel beats a white card is used. In cases of this kind a different name is used nine times out of ten in each hotel. However, there have been cases where a man used the same name in New York as he did in San Francisco, and the index "picked him up."

It must be remembered, however, that the success of the index depends upon the daily checking of arrivals, for if one day is missed much information is lost and this means wasted effort for the other days. The index has resulted in a great saving to the management, and paid for itself the first month with a good margin to spare.—Hotel Management.

ESTABLISHED IN 1907

# The Hickox System

Bessemer Building, Pittsburgh, Penna.



Collects past-due accounts for Department Stores and Members of Our Association all over the world. Can refer to well known clients in every large city. No collection—no charge. Our Direct Demand Drafts free to any member. For a supply, without charge, fill in this blank.

Name \_\_\_\_\_

Business \_\_\_\_\_

Address \_\_\_\_\_

TEAR OUT THIS ADV. AND MAIL TODAY



# UNITED CREDITORS ASSOCIATION



## "The Practical Collector"

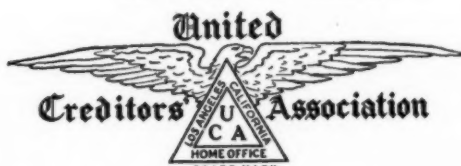
Tracing Service

Publicity

Special U. C. A. Attorneys throughout  
United States and Canada

A System employing the power of an international organization, through which you control and collect your own accounts.

Division Offices in Principal Cities of  
United States and Canada.



Home Office: Los Angeles

# MONEY PAID DIRECT TO YOU

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## Some Observations on Texas Credits

By C. H. Carleton, of Leon Kahn Shoe Co., Dallas, Texas

I have just recently had the pleasure of visiting several cities outside the state of Texas. I found that conditions, as far as credits are concerned, were just about the same as in our own state with the exception that they make their customers pay a little more promptly than we do.

While visiting in Denver I had the pleasure of meeting the secretary of the credit association there, Mr. C. M. Reed who with his smiling face seemed glad to meet and welcome a small credit man from Dallas. He took quite an interest in me. We had a talk with reference to the percentage of collections reported by the merchants there, and in most cases they had our merchants topped. One thing, however, that pleased me very much was that our shoe store collections had theirs topped on an average of about 8%.

We then talked about our usual trouble—accepting checks from utter strangers is that merchants do not accept checks unless they know or can identify the party presenting them, and right here I want to say that if the Dallas merchants would all do the same thing they would save many a dollar and would not lose any business either. The only reason I can give or rather see for accepting checks from utter strangers is that one merchant figures that if he does not the merchant next door will get his business.

I also found that in most cases the Dallas merchants are more liberal with credit than those in other cities. Of course, most of the credit men are like myself, I presume—just a little too eager to establish new accounts. Taking into consideration the laws of Texas I feel that the merchants of other states should be more liberal than the merchants of Texas, for the simple reason that they have more ways of collecting money than we have.

We will take, for instance, checks given in the state of Colorado, or in most any state other than Texas. They can prosecute on a check of any kind—what can we do? Just sit and hold the check until the party gets ready to pay it. It seems to me that we credit men of Texas should get busy and see if there isn't some way we can remedy this situation. Then, if we can't do it, it is time to get together and all handle checks in the same manner—that is, refuse the check if party giving it cannot be identified. There are merchants right here in the city of Dallas who have checks, such as those marked "No account," which they could prosecute on, but do they do it? No! They will have the city detective locate the

party and if he hasn't the money to pay the check, they will let him go, allow the matter to drag on indefinitely and finally charge the item off to P. & L. Why, it seems to be the easiest thing in the world for a person to put over a bad check.

I feel that the time has come—in fact believe it has been here for some time—when we must let the public know where we stand. Why let other cities who in no way compare with Dallas as far as a real business city is concerned, top us on collections? I happened to be in several cities while away and I want to say that Dallas ranks as high as any of them both in prosperity and volume of business.

Regarding the opening of new accounts—I suppose we all have different methods of granting credit. I prefer if possible to talk face to face with my customer. First I get his full name, address, both residence and business, how long he has been with his firm, what his position is, and in all cases I get the name of his nearest relative. This comes in very nicely should I find it necessary to locate said customer later. By the time I have obtained all this information I can nine times out of ten tell the customer off hand whether his account will be welcome. In nearly all instances I can get the amount of the customer's salary without making him feel that I am trying to learn too much about his business. My opinion is that the sooner you can tell your new customer that his account is OK the better you are going to make him feel. The best thing a credit man can do for his firm is to always hold the good will of his customer, even though his account may be old enough to have moss on it. Never give a customer reason to feel that you are doubting him. In my six years of credit experience I have never filed suit against anyone, and only in one instance have I taken an account up with a customer's employer, and in this connection I want to state further that my charge offs have always been below one half of one per cent and my collections run from 64 to 71%.

There is no reason in the world why a credit man should not make prompt pay customers out of slow ones. If a customer is a little slow, just let him take his time in paying the account and then when he makes another purchase let him receive the many slow accounts, but I have managed to impress that possibly he did not know what your terms were—thirty to sixty days, or whatever they may be. We have had many slow accounts, but I have managed to make prompt pay out of most of them. For

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instance, at the present time we have about fourteen thousand accounts, and I venture to say—and can show anyone—that we do not have more than 25 accounts which are as much as 90 days old.

I will always maintain that the greatest word in the credit world is "Good will"—keep the customer's good will and you have a real customer.

### A COUNTY ATTORNEY WITH THE RIGHT IDEA

County Attorney Chas. E. Matson, of Lancaster County, Nebraska, deserves the vote of every Credit Man and Woman because of his efforts to stop bad check passers. At the trial of two of these fellows recently he had inserted in their sentence a clause to the effect that they could not be paroled unless they first repaid every cent that was obtained through passing checks. One trouble Credit Men have had to contend with is the granting of paroles after check artists were convicted. It would be well for other public officials to follow the ideas of Mr. Matson.

"36 ACCOUNTING Problems Solved by C. P. A." Cloth bound, loose leaf, new, original, up-to-date, valuable. Prepaid \$1. Walhamore Company, Lafayette Building, Philadelphia, Pa.

## How to Obtain Necessary Information for Safely Opening an Account

By George Kramer, of Hale Brothers, San Francisco, Cal.

The Question which has been assigned to me for our consideration may be said to be the A. B. C. of what a credit man should know. Until he knows how to obtain the necessary information, he may be said to be in a shaky position. Firstly;—he should have his immediate department so organized that he can readily place his finger on any and all information already on hand. Secondly;—he should educate the sales force of his establishment to place in his possession all the information they may have regarding a possible applicant; A salesman may have a personal knowledge of the applicant's financial position, etc; Has the applicant been a good cash customer? What is the character of goods she purchases? The character of the goods purchased has or should often have a great bearing on the extension of credit. Thirdly;—he should know how far he can rely upon the information procured from outside sources. If a mutual Bureau, he should not only himself co-operate with it to the fullest extent, but should take sufficient interest in its working to see that his fellow credit man does likewise, for upon the extent of his co-operation depends greatly the reliability of the information coming to him. With these tools in good working order he should be in a position to obtain the necessary information to safely open an account. He is now in a position to begin functioning. All of us whether we be expert credit men or simply every day inexperienced men and women have certain individualistic traits and therefore probably no two of us would handle an applicant for credit in the same way, though each may know our business and procure as good information. There are, however, certain facts that it is generally conceded a credit man should gather and to procure this information should be the aim of all good credit men.

I would enumerate these important facts as follows:

- 1st:—Complete name—surname and given.
- 2nd:—Complete name of husband or wife as the case may be.
- 3rd:—How long resident of your City and place of former residence, if comparatively new in the community, with a definite former street address.
- 4th:—Occupation of husband and wife, if latter employed, get full facts as to who employed by, address and length of said employment.
- 5th:—Resources:—Realty, Banking Account, Salary.
- 6th:—Number in family. Whether these

are dependents or employed and thus assisting in the upkeep of the household. Also it would be well to procure if possible, further information as to the merchandise applicable to the wants of its various members.

7th:—Relatives or friends.

8th:—Credit references.

9th:—Amount of monthly credit desired.

10th:—Signature of applicant.

To attempt to tell you how best to exact this information from an applicant would be wrong, for my way is my way and your way is your way, simply because you are you and I am I. But here again there would appear to be certain general rules which should guide the credit man in procuring replies to these questions, the most important of which, I submit, is: The approach and gaining of the confidence of the applicant. As to this first and most important function of the Credit Man, I would respectfully refer to the report of the Credit Department Methods Committee beginning as follows: "Customers applying for an account are justified in expecting that adequate facilities will be provided for receiving their credit information, references etc., in the private and confidential manner consistent with the importance thereof. The arrangement of desks should be such as to preclude the possibility of embarrassment, either by the intrusion of a disinterested person, or by the conversation being overheard. An excellent plan is to provide small offices for such interviews, so conveniently arranged as to lend ease and facility in making and recording the application, as well as creating an impression of cordiality, personal interest and efficient management. First impressions tend to promote confidence either in selling merchandise, or the collection of accounts. The appearance of the department should be neat with strictly modern equipment and in conformity with a proven method by which the department can render prompt and accurate service, thus deriving every advantage that will accrue to the store, by reason of the excellence of the system. Tact used in asking questions;—Here can truthfully be exemplified the difference between a good and a poor credit man.

Just as each of us have certain individualistic traits, so each applicant is different from another and all the resources at one's command must be used in an endeavor to gain the confidence of the person before you. It is a very vital question as to how best to procure the information that we feel

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Springfield, Missouri

we should have—Some consider it proper, on the opening of an account, to call a spade a spade, and to give the applicant to understand, without any quibbling, that replies to these questions are necessary if they desire to establish their credit with the house. Others are of the opinion that a great deal of finesse should be resorted to in the handling of the applicant—that if it appears that he or she is becoming in any way irritated or embarrassed, to pass over the questions very lightly and rely upon the Agency or Bureau for the information necessary. Is it necessary to endeavor to extract all this information? Is the outside agency to be used as a guide or merely as a check up so to speak, on the information one has already procured? Personally, I feel that my position carries with it such heavy responsibilities that I want my own opinion and want this opinion backed up with all the data coming to me from the outside. In the handling of this question, however, I am not seeking to give my own views; I am not seating myself up as one who is a past master in this field of credit work. It has only been my desire to bring out the certain important points, the high spots, so to speak, and leave these with you as to bring forth a free and full discussion that will serve as a basis as to How Best to Obtain the Necessary Information for Safely Opening an Account.



## Five Letters That WILL Collect Your Old Accounts

Would you like to hustle in the dollars due on your outstanding accounts—and at the same time hold the good will of your customers? And would you like to save the money you pay out for lawyers' fees and collection costs? Save that much extra expense and work in forwarding accounts and requesting reports from collection agencies and lawyers as to what results have been obtained towards the collection of this or that account?

### THEN USE THESE FIVE LETTERS

FOR YEARS THEY HAVE BEEN BRINGING IN THOUSANDS OF DOLLARS FOR ME AND THE FIRMS I HAVE REPRESENTED AS COLLECTION MANAGER. Dollars from Africa, Philadelphia, Europe, Alaska—from all over the World. **PROVEN MONEY GETTERS—EVERY LETTER.** I don't care how bad your accounts are. It makes no difference whether six months or six years old, these letters bring in the dollars due. **THE DEADDEST "DEADBEAT" COMES ACROSS.**

No bluffs, no threats—these are not "MONEY-OR-YOUR-LIFE" letters. Reach the heart and the pocketbook of your debtor at the same time, that's what these letters do and bring back the "find enclosed payment"—that's what you want, isn't it? Well, that is what they do for you.

### EVERYBODY SATISFIED—READ WHAT THEY SAY

#### "Human all the Way Through"

This letter of yours is really a mighty fine letter. The plan and big idea is behind it. It is "human" all the way through.

"SYSTEM MAGAZINE"

Chicago, Ill.

#### "Gets Under"

It's the best collection letter I ever read—it gets under. Find enclosed full payment.

R. H. R., Standard Oil Co.,  
Fargo, N. Dak.

#### "Writing to a Friend"

I have just received and read your last letter and hasten to reply and enclose remittance. I know I have not lived up to my agreement with your company. But as I feel I am writing to a friend I want to tell you I have been up against it this last while back but this payment squares me up. I don't know of a letter more friendly than yours.

WM. H. H.

Petersboro, Ont., Canada.

#### "Given Up as Hopeless"

I have been using your collection letters for the past three months and I have collected hundred of dollars on old accounts given up as hopeless.

CHARLES DEMING,  
New Haven, Conn.

#### "That Personal Touch"

Thanks for your interest, and very kind letter. I should like to know you personally. You ring true. The money order enclosed for \$12 covers my account in full.

E. P. McC.,  
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Fill out the coupon below and send it with your two dollars now. The same day your order and remittance reaches here the letters will be mailed. Try them on your worst accounts—any kind—and if your investment is not returned 1000% or better—if they fail to bring in more money than any five letters you have ever used on delinquent accounts—simply send them back and I will refund your two dollars without question or quibble.

.....  
Edward J. Hesse, Post Office Box 264, Hartford, Conn.

Find enclosed \$2.00 for which send the five collection letters. If not satisfactory I will return the letters and you are to refund the \$2.00 as per agreement.

Name .....

Address ..... City .....

## HOW THEY DO IT IN NASHVILLE

If you will stand in front of the chamber of Commerce building any Friday at noon you will notice the credit men and women representing the retail stores of the city, members of the Associated Retail Credit Men's Association, pouring into the building. If you will watch them further you will soon see them congregating around a long table in one of the private dining rooms. Promptly at 1:15 o'clock the business for which they meet begins.

Every store of this association is known by a number. The day before this meeting each credit man is furnished with a long list of names of customers about which information is sought. After each name are successive numbers indicating the stores at which each customer has an account. The credit man or credit woman of each store indicated brings to this meeting all information as to how each customer pays his or her account, when the account was opened, how much each owes at the present time.

In this way the retail stores of the city connected with the association get all data desired about customers, and especially when a customer begins to get slow or fails to pay his or her account.

This weekly meeting is a clearing house for the retailers similar to the one in vogue by the wholesalers and enables the stores to weed out the "slow pay" and the "dead-beat."

In order to get every store interested in this new organization a campaign for membership will be inaugurated next week. R. H. Poindexter, credit manager for Loveman-Berger-Titeilbaum, has donated to the association a large loving cup which will be awarded to the successful contestant in this membership campaign, which will close on Dec. 15. The chairman of this campaign is F. E. Kuhn, who has associated with him a live committee consisting of Miss Annie Dugger, Miss Pearl Bledsoe, Vernon M. Gribble and W. W. Hardcastle.

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With exceptionally broad experience in Store Management, Credits and Collections, Employment. Seven years with a large firm on State Street, Chicago, Ill. Good record, A-1 references. Address E. H. c/o Credit World, St. Louis.



## Credit Information Exchange

*Address of David J. Price, Before the Convention of the  
Retail Credit Men's National Ass'n, Cleveland*

I came here for one particular reason and that was to see you all again. Unfortunately I have been very ill since last July, couldn't do anything to help your President in his hard work for this Association. In fact, I did nothing to help him. He wrote me many letters, he encouraged me to keep up the greatest amount of hope so that I would regain my health.

I knew that I was doing nothing to help this Association, even though I had been honored as its First Vice-President; but I can assure you that it was no fault of mine; it was simply a case where, after lingering a number of years, practically you might say in the prime of my life, at a time when I expected great things to be done, I was temporarily cut down on account of my health condition.

It certainly is a great pleasure to meet you all this morning. While I haven't met every one individually, at the same time I have met those whom I have seen year in and year out and it makes me feel good to get back among all of you in the credit profession.

It will be some months, I suppose, before I am able to take up work again along the lines that I have loved for a number of years, but I do hope and I know you all hope with me that it will not be so long before I will be able to get back into the harness again.

I want to take this opportunity of thanking President Nelson, Secretary Woodlock and the rest of the officers of the Association for their kindness to me and the help they gave me in their encouragement during this term. They didn't call upon me to do a single thing. I didn't do anything for the Association. The burden of the work was on President Nelson, Secretary Woodlock and the rest of your officers, but I can assure our President that if I had been in condition I'd have helped him because this splendid Association is just as dear to me as it is to any one of you.

It is an inspiring sight to come in here this morning and see a large number, when I can look back some years to the time when our assembly hall was small, with few people present, and I want to tell you when I stepped in that door I was delighted to see such an assemblage.

I want to express one opinion to you as Credit Women and Credit Men. I want to impress upon your minds never to forget that the job which you hold is one of the greatest trusts that was ever placed upon any woman or any man.

I have heard a great many men speak on

credits. I have heard bankers, brokers, lawyers, men of years of experience in credits talk about credits. I have heard the term used "retail credits" and "commercial credits," and that term to me has always been annoying because I want to tell you ladies and gentlemen that credits are credits whether you are handling them retail or whether you are handling them wholesale, and the retail Credit Woman or Credit Man of today has a more difficult task to pass upon retail credits than any wholesale credit man ever had in these United States.

The reason why I state that, about two years ago I was attending a banquet and I heard a man say three different times during the course of his address, "You men are passing on retail credits. Of course, we of commercial credits, etc." In other words, they want to emphasize the fact that commercial credits are governing the country, and I want to tell you that the man who can pass upon retail credits honestly, fearlessly, is the greatest Credit Grantor in the country today regardless of any commercial credits, so termed.

I remember the Vice-President of our firm saying to me in April of this year when I found it necessary to resign from the firm that I have been with for 23 years, "Never once did the Board of Directors ever find it necessary to change your decision." That may have been a compliment to me and it may not have been a compliment, but here's the way I took it and here is the way I think you ladies and you gentlemen should take it: That if you're the Credit Man, you're the biggest man in your organization. You are the very hub of the whole business, and the day that any Credit Man or Woman who has the authority in their hands lets down the bars and goes to other people, asks them for help, then they lose that wonderful spirit of holding themselves as the one to say Yes or No. If you are the Credit Man, be the Credit Man. Don't be afraid of the job because you are, as I said before, honored with one of the greatest trusts a man can hold, and if you are a real Credit Man you are in touch with everything going on over this entire United States, you are willing to help every one who is engaged in the profession with you.

I can go back for some years in the city of New York and my statement can be verified by men here from New York, when I remember when you would ask for certain information from firms in the city and they had a sort of stereotyped statement, "An old account, line of \$100, pays promptly,"

which means nothing, never did mean anything, and there never was a Credit Man alive who could pass credits honestly on that kind of information.

When we got together in New York and showed that they had to give their figures and give their facts as they existed, it was only then we were honest with every Credit Man in the city, it was only then that we were honest with our firms and our customers and I always want you to do, if you will, one thing: When you give out information, give it as it is, give it as it exists on your records. Don't be afraid of the man because he is a competitor, because he may have a line that you are carrying. Don't feel, "If I tell him my facts he's going to take advantage of me," because if he's a real Credit Man he's not going to take advantage but he's going to stick with you and help you out of all your difficulties the same as he expects you to, and he has a right to expect you to help him.

I didn't intend, Mr. President, to take up so much of your time. I have been away from credits for some months but it is a very dear thing in my heart because I have studied credits from the time I've been a boy, and I want to tell you until the time comes when I can't talk about credits I will uphold on the highest pedestal it is possible for me to hold the women and the men of this country who are passing upon retail credits. (Applause.)

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P. O. Box 505 KANSAS CITY, MO.

## Ways to Trace Skips

By H. C. Delezenne, of Geo. A. Drake & Co., Detroit

Try all of the neighbors—don't see just one or two.

Note down all of the information you get—you cannot remember it all.

Follow up all of your leads—don't figure any as unimportant.

Try sending a telegram to the old address, and follow it through.

Try the registered letter, of course, demanding a return card, which check over carefully.

Go to the nearest doctors, dentists, drug stores, cobblers, and groceries.

Try the gas and electric, and also phone companies for change of address and credit record and references.

Magnify the importance of your claim.

Adopt first the straight-forward, frank, open method, giving the party interviewed all of the information you have, thus securing their interest and hence their co-operation and confidence. You can't get something without giving something.

If you can not secure your information in this way, then use your ingenuity in subterfuge.

See if the party belonged to a lodge, club, or owned a car.

Look through police records for driver's license and check up what information is thereon.

Endeavor to locate record of other property owned in the city, investigating the public records. Check also the chattel mortgages recorded and look up other creditors.

Find out all of the habits possible of any of the family.

Inquire at the nearest school regarding the children, if any, and change of address.

Look through the general index of Justice Court suits started and see the plaintiffs.

Get other creditors to work with you.

Be sure you have all of the information available in your own files and among your salesmen, and also clear the information in your credit exchanges.

Go to the bureaus of which you are not a member and give them a report on what you have and request what information is in their files in return.

A promise to a party interviewed that he will receive a copy of the final report in return for what information or assistance he can give, will a great many times bring a great deal of co-operation through curiosity.

Get the old addresses from the old directories and question in the vicinities.

Address mail to the old address, using fictitious return address, and invent a way to secure a reply to such a letter.

Try sending a package to the old address. It will many times go through where mail will not, and if necessary advise the party you believe is forwarding the mail that subpoenas must be issued unless he will swear on the return day of the suit that he has no knowledge.

Leave your card wherever you inquire.

Advertise in the paper. (Use only in large cases, of course.)

Fix bait at general delivery window at post office, which will secure reply.

See local postman in vicinity.

Don't give up. If you are tired, set it ahead.

See if you can find what trucking company moved the party, and check.

Find where the man worked and check their records.

Check transportation companies if necessary, by letter, magnifying your trouble.

Check moving records at Police Headquarters.

Promise a tip for location where you believe it will do good.

Sometimes it is necessary to act as though when you locate the party you will be very lenient, other times that you will be very severe. Discretion will have to be exercised in this to secure the information.

Don't hasten away from anyone you are questioning. Be sure they are "drained."

Try to make use of the easiest and quickest way possible to locate.

Look up their church and inquire about them.

Sometimes an express package under a different name will bring the new address. You can send it C. O. D. and enclose a receipt for the bill if it is a small one.

A great deal can be done by phone, calling neighbors and stores, by looking up their names in the back of the city directory by street numbers in the vicinity.

Thoroughness and persistence will accomplish wonders in tracing, but one must note down all information secured, for future consideration.

**PRACTICE ON THE SMALL CLAIMS SO AS TO KNOW HOW TO HANDLE THE BIG ONES.**

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### INTRODUCING THE CREDIT MANAGER

Will your credit record bear investigation? This is an all-important question. Upon it depends moral and financial development, character building and future success in life.

The credit man's business is—to know yours. He is the lawyer of credit seekers. When clients approach him they are immediately classified and suitable questions are applied to maintain the desired information. They are cross-questioned without knowing it and whether they receive credit or not is determined by the little things they divulge unconsciously.

Credit men look upon all men with a single eye. In the focus of that eye no man is big, no man is rich, no man is powerful, none is small, poor or weak. That eye measures a man by one standard and rates his worth as a credit risk.

The "dead beat" as a source of worry to credit managers is as harmless as a toothless lion. He exists, but he is easily handled. The ostrich with its head in the sand is as effectively hidden from its pursuers as a man from the inquiries of the credit man whose store he patronizes.

Like the shrinking violet—try as you may to blush unseen. Your unpaid bills hurt you most of all.

—Exchange.

### Twenty-five Ways

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# Addresses Wanted

- Ahrens, Edward, Boone, Iowa.  
 Ahrens, L. W., Boone, Iowa.  
 Akud, John D., 333 S. 12th St., Lincoln, Nebraska. Other addresses Havelock, Nebr. 5401 Dresden Ave., St. Louis, Mo. 729 Camp Tr., New Orleans, La. 228 Union Ave., Memphis, Tenn.  
 Alphin, R. F., Boone, Iowa.  
 Anderson, Clara, 1142 K. St., Lincoln, Nebraska.  
 Anderson, C. B., Boone, Iowa.  
 Anderson, Dave, Boone, Iowa.  
 Anderson, Elliott, Houston, Texas, recently in Alvin, Texas. Likely to be engaged in *Moving Picture Business*. Now supposed to be in Dallas, Texas.  
 Antry, A. F., Boone, Iowa.  
 Angelo, Tony D., Boone, Ia.  
 Annan, A. H., Dallas and Fort Worth, Texas, 401 Levy Building, Residence 2915 Barrett St., Shreveport, La.  
 Ashley, H. Bruce, Asheville, North Carolina. Formerly Lt. in Army.  
 Aykroyd, A. H., Birmingham, Alabama.  
 Babcock, Harry L., 1127 South 22nd St., Lincoln, Nebraska, or c/o Louis Murphy Gillen & Holland Co., Omaha, Nebr.  
 Bailey, V., Boone, Iowa.  
 Bains, W. H., Selma, Alabama. Clerk J. M. Sparks, Ensley, Alabama.  
 Baker, E. James, Providence, R. I. Garage Mechanic.  
 Batchelor, D. D., Birmingham, Alabama.  
 Bandy, Arthur, Scottsbluff, Nebr. Superintendent of Construction also an architect.  
 Bark, Oscar, Boone, Iowa.  
 Bazzett, Floyd, 492 Phillips St., Detroit, Michigan.  
 Battels, H. F., Cedar Rapids, Iowa. Linotype Operator.  
 Batchelor, D. D., Birmingham, Alabama.  
 Barr, Lee, 1318 South 20th St., Birmingham, Alabama. Evans Bros. Construction Co. Understood to be in St. Louis at present. About 45 years of age, married.  
 Beard, R. M., 2124 Williams, Denver, Colorado. Auto Salesman, Auto accessory salesman. Now supposed to be in Chicago, Ill., in business with H. W. Eastman, formerly of Ryan Eastman Auto Accessory Co., of Grand Rapids, Michigan.  
 Bechtel, F. W., Boone, Iowa.  
 Beck, E. E., Fire Engine House No. 1., Lincoln, Nebraska.  
 Bell, Mrs. L. H., 115 N. 9th St., Lyons, Iowa.  
 Benbow, W. T., Oil City, Pa.  
 Bennett, B. C., Ensley, Alabama.  
 Benson, Vilmer, Boone, Iowa.  
 Benters, Carl, 806 7th St., Clinton, Iowa.  
 Bergerson, A. E., Boone, Iowa.  
 Bergerstrom, Art, Boone, Iowa.  
 Berglund, C. A., Boone, Iowa.  
 Berquist, C. W., Pittsburgh, Pa., also St. Cloud, Minn. Employed as salesman for Wholesale Grocer at Fergus Falls, Minn.  
 Bickman, H. M., Boone, Iowa.  
 Blackmore, T. E., Boone, Iowa.  
 Blackwell, Sam H., 714 North 18th St., Birmingham, Ala. Traffic Policeman.  
 Blystone, S. C., 1301 N. 33, Lincoln, Nebr. or Denver, Colorado or Fort Collins, Colo.  
 Bolin, W. W., Wilsonville, Alabama.  
 Bolton, W. F., Birmingham, Alabama.  
 Bonner, B., Boone, Iowa.  
 Booth, G. H., 150 Peachtree St., Atlanta, Ga. Formerly employed by Daniel Bros., in Atlanta, Ga.  
 Boyce, Robt., Iowa City, Iowa. Painter. Supposed to have gone west.  
 Boyde, R. W., Boone, Iowa.  
 Bradley, R. E. 2887 S. Cherokee St., Denver, Colo. Tinner.  
 Brazo, Suzie, 136 Swain St., Detroit, Mich.  
 Breaker, F. W., New Orleans, La. Export Manager for The La Valliere Co., 518 Bienville St. Now supposed to have gone either to China or the Philippine Islands.  
 Brenner, Helen, 307 W. 98 St. and 208 W. 14 St., New York, N. Y.  
 Brewer, George R., Birmingham, Alabama.  
 Brightman, Jesse, 64 Baden St., Rochester, New York. Is an actor at present.  
 Brisendine, G. F., Decatur, Ill., Springfield, Ill., later went to Kansas City, one time with Burroughs Adding Machine Co., lived 2939 Campbell Ave., Kansas City, had an office 519 Reliance Bldg., K. C.  
 Brooder, Frank M., 436 Blackstone Ave., Sheridan, Wyoming. 716 Garrick Bldg., Chicago, Ill.  
 Broome, J. Jr., Birmingham, Alabama.  
 Broski, Joseph, San Antonio, Texas. Furniture Maker and Repair Man. Sometimes uses name of J. Howak.  
 Brown, Ed. F., Burke, Idaho.  
 Bruner, J. K., 5726 Hobart St., Pittsburgh, Pa. Formerly manager Pittsburgh Branch McComber & White Rope Co.  
 Buchman, Gladys, Boone, Iowa.  
 Burdon, H. O., Birmingham, Alabama.  
 Burke, J. P., Birmingham, Alabama.  
 Burke, M. A., Birmingham, Alabama.  
 Burke, R. W., Birmingham, Alabama.  
 Busby, William E., New Orleans, La. For the past few years a private in the U. S. Marine Corps and was discharged from that service at Key West, March last.  
 Bushman, Henry, Boone, Iowa.  
 Bushnell, Douglas R., 308 W. Main St., Decatur, Ill. Decatur Motor Car Painting in 1921. Stenographer 1922. At one time with Oldsmobile Co., Detroit.  
 Bussey, Arthur A., Uni Place, Nebraska.  
 Butcher, J. M., Medina, Ohio.  
 Butler, N. T., Birmingham, Alabama.  
 Bynum, Rose H., Birmingham, Alabama.  
 Bynum, Tom, Birmingham, Alabama.  
 Bythwood, W. C., Birmingham, Alabama.  
 Cayer, Mrs. Clara M., 1400 Springwells ifornia.  
 Caldwell, W. F., Boone, Iowa.  
 Carson, C. K., Birmingham, Alabama.  
 Carver, M. R., Boone, Iowa.  
 Cayer, Mrs. Clara M., 1400 Springwells Ave., Detroit, Michigan. Supposed to be in Boston, Mass.  
 Check, Elmer, 114½ E. 3rd St., Davenport, Iowa.  
 Chester, A. E., Birmingham, Alabama.  
 Childers, E. F., Birmingham, Alabama.  
 Chisolm, L. C., Birmingham, Alabama.  
 Christopher, Thomas, 611 West Fifth Ave., Spokane, Washington. Grocery Man.  
 Clark, C. A., Boone, Iowa.  
 Clark, Lillian, Boone, Iowa.  
 Comer, J. C., Trussville, Alabama.  
 Dehen, Edward, 2731 W. Fort St., Detroit, Michigan.  
 Deyo, Mrs. Amanda, 441 Oak St., Clinton, Iowa. Widow of J. L. Deyo.  
 Doyle, Blanche, Miss Home at Jones, Michigan. Waitress.  
 Droste, W. F., Kansas City, Mo.  
 Dubin, J. G., Los Angeles, California. Life Insurance Agent.  
 Dulton, J. E., Boone, Iowa.  
 Duncan, Wayne, 2646 Humbolt, Denver, Colorado. Formerly 501 S. 9th., Lincoln, Nebr.  
 Dunivant, R. L., Fort Worth, Texas. Employed by Frisco Ry.  
 Dunbar, R. H., Providence, Rhode Island and Worcester, Mass. Claimed to be located in California.  
 Eaker, W. B., Piano Salesman Birmingham, Alabama.  
 Eadon, Roy, Accountant, Akron, Ohio.  
 Eldredge or Eldred, Mrs. Chas., Iowa City, Iowa. Domestic. Supposed to have gone to Des Moines, Iowa.  
 English, C. A., 370 Monroe Ave., Memphis, Tennessee. Later giving his address as 1611 Trimble St., Louisville, Ky.  
 Durdanes, Ande., Bridge Street, Altoona, Pa. Weiner Lunch Room. Supposed to be in Lynn, Mass.  
 Edgecomb, W. R., Watertown, South Dakota. Moved to Chicago, in 1921. Hotel Clerk.  
 Ellsberry, John, Boone, Iowa.  
 Est, J. A., Boone, Iowa.  
 Evans, A. W., Denver, Colo. Hext Music Company as Bookkeeper.  
 Evell, R. G., Birmingham, Alabama.



- Fanning, Mr. and Mrs. M. D., Asheville, North Carolina. Daughter of John A. Shephard, of Muskogee, Oklahoma.
- Everett, W. L., Birmingham, Ala. Theatre Manager.
- Ewing, Pearl, 618 North 28th St., Birmingham, Alabama.
- Fanser, Edward R., c/o Pathe Film Company, Seattle, Washington.
- Fife, J. T., 617 Westmoreland Ave., Los Angeles, California.
- Fisher, Emma, 156 S. 33rd St., Lincoln, Nebraska.
- Fisher, W. A., Boone, Iowa.
- Fitts, Temple, Pocahontas, Iowa.
- Fleming, E. P., 2708 Moss Avenue, Los Angeles, Calif. Formerly bookkeeper with J. S. Brown Merc. Company, Denver. Now in Los Angeles, but present address unknown.
- Fleming, Robt. A., 1429 Mt. Vernon St., Philadelphia, Pa.
- Flynn, E. H., Hotel Tattershall, 3310 Broadway, Kansas City, Mo. Employed by the Universal Gum Co., of Kansas City, Mo.
- Flynn, Mr. Phillip or Henry Richards, Providence, Rhode Island. Investment Broker.
- Foster, R. E., Boone, Iowa.
- Freelove, Frank, 1914, 1915 Forman I. T. S. Shops, 1917 worked I. T. S. Shops Decatur, Illinois. August, 1920, at Gillespie, Mo., but inquiry there said had gone from there June 25, 1921, Springfield reported had no record of his being employed there.
- Ganton, Mrs. Mary, 112 Leroy St., River Rouge, Michigan.
- Garrett, Mrs. Josephine, Trenton, New Jersey and Greensboro, North Carolina. Wife of Harry Garrett.
- Gerkins, C. J., Boone, Iowa.
- Getsinger, Mrs. Margaret, Medina, Ohio.
- Gibson, Mr. & Mrs. James E. Lived at 1501 Court Ave., Memphis, Tennessee. New York Life Insurance Company.
- Gillen, H. J., Boone, Iowa.
- Gilman, H. K., Boston, Mass. Was with Chemical Co., in Decatur, Illinois, went to Springfield, Illinois, then to Boston, Mass.
- Gilmore, Marion S., 908 Eastwood Ave., Chicago, Illinois.
- Githens, Fred, March, 1920, Sioux City, Iowa. Telegraph Operator for Grain Firms. Formerly at Lincoln, Illinois, and previously Decatur, Illinois.
- Gladwin, W. M., North Liberty, Iowa.
- Glapa, Mrs. Stella, 582 Michigan Ave., Detroit, Michigan.
- Goodie, John, 908 Peach St., Lincoln, Nebraska.
- Grant, C. R. Over 227 3rd Ave., Clinton, Iowa.
- Green, Mr. J. A. Stone Quarry. Sioux Falls, South Dakota.
- Grimes, A. F., Fort Worth, Texas. Worked as Salesman in Department Store later connected with Palm Olive Co., of Kansas City, Mo. as Traveling Salesman.
- Greggs, Myrtle, Boone, Iowa.
- Haggin, Frank, Boone, Iowa.
- Haigler, Claude, 5832 Driggs Ave., Detroit, Michigan.
- Hankla, J. H., Denver, Colorado. Formerly traveled for H. E. Williams Mfg. Co., Carthage, Mo. Recently reported at the Bushby Hotel, McAllister, Okla.
- Hall, Mrs. E. A., Birmingham, Alabama. Nurse.
- Hammond, J. M., 1931 N. St., Lincoln, Nebraska. He is thought to be somewhere in Oklahoma.
- Hart, Mrs. W. F., 238 No. 16th St., Lincoln, Nebraska.
- Hart, Edward, Shreveport, La. Oil Operator.
- Hartley, Wm., 1430 6th Ave., Des Moines, Iowa.
- Hawkins, S. E., Hazel, S. Dakota.
- Haworth, Perry E., 1344 D, Lincoln, Nebr. Moved from this city to Kansas City, Mo.
- Hayes, Calvin, Boone, Iowa.
- Hayes, Calvin, Boone, Iowa.
- Haynes, Miss Jean, 112 W. 2nd St., Hobart, Oklahoma.
- Haxley, J. R., c/o Martin Woods, Davenport, Iowa.
- Healey, Mrs. J. F. (Isabelle), 617 Sayre Ave., Lexington, Ky. Also lived in Wheeling, West Va.
- Heath, Mrs. Viola, 125 Main St., Lyons, Iowa.
- Heineman, R. R., Columbia Phonograph Co., Omaha, Nebraska.
- Herrick, Miss Lillian, 2963 Pacific Street, Omaha, Nebr. Nurse. Later reported at 672 18th St., Des Moines, Iowa.
- Hewitt, L. W., 628 S. 27th St., Lincoln, Nebraska.
- Herron, C. L., Watertown, South Dakota, and Omaha, Nebr. Employed by the Kellogg Co.
- Hess, Albert, 311 E. Mississippi Blvd. Bettendorf, Iowa. Conducted the Bettendorf Dairy Company.
- Hickok, Clarence R., Boone, Iowa.
- Hinman, Mrs. Charles J., 1239 Carroll St., Brooklyn, New York. Other addresses 663 Eastern Parkway, Brooklyn, New York, 229 Berkley Place, Brooklyn, New York.
- Hirschfield, J. H., Corpus Christi, Texas. Operated a small Army Goods Store and handled some second hand goods. He left Corpus Christi and was supposed to have gone to San Antonio, Texas.
- Hindel, Thomas M., Bethany, Nebraska, and 114 A., Lincoln, Nebraska.
- Hollingsworth, B. F., Birmingham, Alabama. Salesman.
- Hollingshead, Mrs. B. F., Burke, Idaho.
- Holstein, Mr. M., Butte, Montana.
- Hopcraft, E. M., Birmingham, Alabama.
- Hopper, Joseph W., New Orleans, La. In employment of the Government.
- Howell, H. R., Birmingham, Ala. Salesman.
- Howell, C. E., 35 S. Lumpkin, Memphis, Tennessee.
- Holden, Claude, Pueblo, Colo. Taxi Cab Company.
- Huffman, W. Spencer, Birmingham, Alabama.
- Hull, E. C., Boone, Iowa.
- Hustedt, E. S., Providence, R. I. Contractor and Carpenter.
- C. J. Irwin, 127 W. 15th., Pueblo, Colo.
- Hopper, E. L., Birmingham, Alabama. Marker American Laundry.
- Jenkins, Harold I., Sioux Falls, South Dakota. Fante Bros. Danforth Co., Salesman.
- Jacobson, M. K., Boone, Iowa.
- Jelks, Nanette, Birmingham, Alabama. Ste-nographer.
- Johnson, Mrs. Anna, Camanche Ave., Clinton, Iowa.
- Johnson, Elaine, Boone, Iowa.
- Johnson, Mary, 2318 Alley B, Birmingham, Alabama.
- Johnson, Oscar, Boone, Iowa.
- Johnson, Leonora, Boone, Iowa.
- Johns, C. L., Montgomery, Alabama. Tennessee Coal Iron & Ry. Co.
- Jones, Benjamin H., 5724 Theodosia Ave., St. Louis, Mo.
- Jones, Frank, Boone, Iowa.
- Kaufman, Al, Boone, Iowa.
- Keigley, R. R., Boone, Iowa.
- Kelly, J. T., Fresno, California.
- Kelly, Mrs. Mae, 720 Clark Ave., Detroit, Michigan.
- Ketelhut, L. T., 2907 Starr St., Lincoln, Nebr.
- Conn, C. C., Boone, Iowa.
- Conway, Wm., Boone, Iowa.
- Cooke, John A. and wife Emily, 35 Haberman Ave., Pittsburgh, Pa., connected with Real Silk Hosiery Co. For some time in Columbus, Ohio.
- Cope, B. J., Birmingham, Alabama. Newspaper Reporter. Lately manager of the International News Service Bureau.
- Copper, F. M., Boone, Iowa.
- Cordray, L. R., Denver, Colorado. Coffee Salesman with Early Coffee Company, Denver, now reported in Kansas with coffee company but exact connection unknown.
- Corpening, Clifford, Orlando, Fla. Was organizing a cigar store.
- Cousins, Warde, Jr., 1637 G. St., Lincoln, Nebr.
- Cowles, A. C., Birmingham, Ala.
- Cowley, Rex J., Minneapolis, Minn. In Automobile Business. Understand he has gone to Oklahoma.
- Oronbarger, D. W., Shreveport, La.

- Crouse, Paul, Boone, Iowa.  
 Cunningham, Dave, Boone, Iowa.  
 Dahlstrom, Emil, Boone, Iowa.  
 Daugherty, Benj. F., 2328 Grand, Pueblo, Colorado. Then to Idaho. Construction work.  
 Dale, W. S., Davenport, Iowa.  
 Dandurant, J. E. Formerly St. Joseph, Mo. Insurance.  
 Daniels, A., Boone, Iowa.  
 Daniels, Mrs. John, Boone, Iowa.  
 Davis, Alfred L., Boone, Iowa.  
 Davis, Mrs. J. R., 717 North 25th St., Birmingham, Alabama.  
 Davis, Mrs. S. H., 1117 South 12th St., Birmingham, Alabama.  
 Davison, Will, Drummond, Wisconsin.  
 Dean, Robert, Boone, Iowa.  
 Kileup, Mrs. J. E., 4995 King St., Denver, Colorado.  
 King, E. S., 116 Huntington Road, Kansas City, Mo. Barber.  
 King, Carlton, Birmingham, Alabama. Shoe Salesman.  
 King, W. U., Birmingham, Ala. Grocery.  
 Kingston, T., Harlinger, Texas.  
 Klein, Stephen, Baltimore, Maryland. Supposed to be located somewhere in Pennsylvania.  
 Klekamp, G. H., Fargo, S. Dakota. Insurance. Last heard of Omaha, Nebr.  
 Knox, V. F., Boone, Iowa.  
 Koppenhaver, Ralph, Boone, Iowa.  
 Krummell, E. J., Birmingham, Alabama.  
 Lamphere, Mrs. O. W., Salt Lake City, Gen'l. Delivery.  
 Lampman, Frank, 845 G. St., Lincoln, Nebr.  
 Lang, Mrs. Bertha, 201 S. 3rd St., Clinton, Iowa. Widow of Paul A. Lang.  
 Leader, William J., New York City, Management of special sales in Utica for about 8 months.  
 Langsdorph, Dorothy, Omaha. Formerly 1121 Q St., Lincoln, Nebraska.  
 Langley, O. D. 1382 Q St., Lincoln, Nebr.  
 Lawn, L. L., Birmingham, Alabama. Railroad Man.  
 Lee, Loretta, Boone, Iowa.  
 LeMay, Dr. H. R., 306 Southern Trust Bldg., Little Rock, Ark.  
 La Preste, Salvatore, 617 9th Ave., Altoona, Pa. Laborer.  
 Lee, Earl. In St. Paul during 1918-19. Pittsburgh in 1919, later with the Merkle Harder Stock Co., Johnstown, Tennessee.  
 Le Roy, Constance, 1424 O St., Lincoln, Nebr.  
 Lewis, Mrs. E. N., 607 North 22nd St., Birmingham, Alabama.  
 Lewis, R. H., Medina, Ohio.  
 Liden, Abner, Boone, Iowa.  
 Liotta, Tom, Boone, Iowa.  
 Loder, H. A., Boone, Iowa.  
 Longwell, Prof. J. B., Philadelphia, Pa. Coach Harvard College.  
 Lowe, W. H., Birmingham, Alabama.  
 Luckett, W. H., Birmingham, Alabama.  
 Lyon, Robt., Spokane, Washington, 408 Fairview Ave.  
 Main, Mrs. Chas., Boone, Iowa.  
 Malone, J. J., 52 First National Bank Bldg., Davenport, Iowa.  
 Manning, L. H., Boone, Iowa.  
 Markowitz, Wm. C., 554 E. Orchard St., Decatur, Ill. Electrician.  
 Maslin, H. E., 755 Bute St., Vancouver, B. C.  
 Mattimore, John, Windsor, Ont. Also of 2070 25th St., Detroit, Michigan.  
 McCann, Wade, L., 534 Pierce Bldg., St. Louis, Mo. Salesman.  
 McCaughey, Thos., Decatur, Ill. Lived at 1565 N. Church St., 700 N. Main St., employed by the Standard Oil Company, also a boiler maker. Now supposed to be in Enid, Okla.  
 McCracken, Clinton, Boone, Iowa.  
 McElroy, E. R., Birmingham, Alabama.  
 McFarland, Mrs. A. J., Asheville, N. C. Wife of Capt. A. J. McFarland.  
 McKnight, Bernice, Des Moines, Iowa. Waitress  
 McManus, Mr. Dessie E., New Orleans, La. An Accountant. At one time at Orange, Texas and Belzoni, Miss.  
 McNeil, Joe, Boone, Iowa.  
 Meadows, T. L., Lineville, Alabama.  
 Meloche, W. A., San Francisco, Calif. Mining Engineer.  
 Menzies, John S., Boone, Iowa.  
 Meier, M. D., Birmingham, Alabama.  
 Meyers, Edwin A., Birmingham, Alabama. Railroad man.  
 Miller, Geo., Boone, Iowa.  
 Miller, Henry E., 4610 Drexel Blvd., Chicago, Illinois. Connected with the Chicago Guarantee Trust Co., 181 Quincy St., Chicago. This party supposed to have gone either to Washington or Brooklyn. He is a bond salesman by profession.  
 Milne, Mrs. Elizabeth, Omaha, Neb.; later 16 East 48th St., New York, N. Y.; also Wardman Park Hotel, Washington, D. C. and Baltimore, Maryland. Worked in Ready-To-Wear Department, Burgess-Nash Co., Omaha.  
 Milbourne, Dennis, 220 Golden Gate Ave., San Francisco, California.  
 Minear, Clifford, Boone, Iowa.  
 Montgomery, H. M., 2544 O St., Lincoln, Nebr.  
 Moon, Willard, Boone, Iowa.  
 Moore, H. L., Birmingham, Alabama.  
 Moore, Rev. A. W., Birmingham, Alabama.  
 Moontooth, Walter, Watertown, South Dakota. Farmer.  
 Morrill, R. H., Denver, Colo. Electrical specialty salesman with Morrill Electric and Appliance Co., Denver. Present whereabouts unknown.  
 Morris, R. D., 340 S. Highland Ave., Pittsburgh, Pa. Employed in an executive capacity by Spang-Chalfant Steel Co., Pittsburgh, Pa.  
 Mortenson, James A., 1011 Washington St., Lincoln, Nebr. Reported to be located a short time ago at Concord Block, Oklahoma City, Oklahoma.  
 Moses, Everett, Birmingham, Alabama. Salesman. Said to be in New York City.  
 Montgomery, J. L., Bloomfield, Iowa.  
 Murphy, Danny, Boone, Iowa.  
 Murray, O. L., 354 W. Main St., Decatur, Illinois. Salesman Whitaker Sales Co.  
 Myers, C. F., Boone, Iowa.  
 Myers, Guy, Boone, Iowa.  
 Myers, S. A., Boone, Iowa.  
 Narrows, Mrs. A., 322 Broadway, Pueblo, Colorado.  
 Nece, L. A., Birmingham, Alabama. He resided for a while in Gadsden, Ala., and later Birmingham, Ala. Automobile salesman.  
 Nelson, E. W., Boone, Iowa.  
 Nelson, Harry, Boone, Iowa.  
 Netscher, C. N., Denver, Colo. Salesman Wholesale Drug Co. Reported to be in Chicago last fall.  
 Niess, Geo., El Paso, Texas. Representing Cleveland Tractor Co.  
 Noojin, T. B., 231 Locust St., Gadsden, Ala.  
 Norton, E. G., Birmingham, Ala.  
 Norton, L. M., Birmingham, Alabama.  
 Norwood, H. J., Whitewell, Tennessee.  
 Ohge, C. C., Boone, Iowa.  
 Ohms, W. E., St. Louis, Mo.  
 Ohnstad, Walter, Watertown, South Dakota. Last heard of in Montana.  
 Ollinger, Willard, Boone, Iowa.  
 Ormsby, Mrs. Isabelle, 1028 South 21st St., Birmingham, Ala.  
 Parcenne, B. B., Medina, Ohio.  
 Parrish, Ed., Boone, Iowa.  
 Pasley, W. B., Chicago, and Seattle, Wash.  
 Patterson, Clayton, Birmingham, Alabama.  
 Pattison, George Augustus, Los Angeles, California. Relatives are looking for the above missing party.  
 Peacock, C. F., 713 LeClaire St., Davenport, Iowa. Informed this man went to California.  
 Pederson, Chas., Armour, South Dakota, Clarks, Nebraska, and Kansas City, Mo.  
 Peel, R. E., Boone, Iowa.  
 Perkins, J. E., Kansas City, Mo. In gum vending machine business. Located at 1105 Mellers Bldg., Chicago, Ill.  
 Perryman, H. L., Mrs., Crenshaw, Miss.  
 Pichan, Christ or Chris, Burke, Idaho and Mullan, Idaho. Miner, supposed to have gone to Montana or Missouri mining district.  
 Pitts, J. H., 527 S. 11th St., Lincoln, Neb.  
 Plankey, Mrs. Viola or Hall, 900 Lawndale Ave., Detroit, Mich. Might be in Oklahoma City, Okla.

- Pommel, J. F., Interstate, Idaho, then supposed to have gone to Kellogg, Idaho, and later on over to the Coast.
- Porter, L., Los Angeles, California.
- Poteet, M. B., Boone, Iowa.
- Powers, Agnes, Boone, Iowa.
- Powers, J. C., 1120 Scott St., Davenport, Ia.
- Pratt, C. P., Birmingham, Alabama.
- Pratt, E. T., Birmingham, Ala. Insurance.
- Price, Merlin, Boone, Iowa.
- Purcell, Mrs. Ada, Iowa City, Iowa. Domestic.
- Reade, F. B., Birmingham, Ala. Typewriter Pittsburgh, Pa. Supposed to have gone to the Texas oil fields.
- Reade, F. B., Birmingham, Ala. Typewriter man.
- Renshaw, Wm. M., Boone, Iowa.
- Richardson, Walter, Boone, Iowa.
- Rinehart, B. F., Boone, Iowa.
- Riordan, Miss Billie, 16 W. 109th St., New York, N. Y.
- Risk, O. M., Boone, Iowa.
- Robbins, Mrs. R., Elgin, Nebraska.
- Roberts, Wynn M., 1127 Norton Ave., Sioux Falls, S. D. Worked for Tuthill Lumber Co.
- Rolls, M. A., Mrs. 426 Hull St., Montgomery, Ala.
- Rogers, M. S., 3 months ago lived northwest of Merino, Colo. Farmer.
- Ross, J. Gordon, 205 W. 27th St., Los Angeles, California. Supposed to be residing in California. Formerly of Montreal, Canada.
- Rosenkranz, Mabel, Iowa City, Iowa. Helper at the hospital. Supposed to have gone to the Tri-Cities.
- Rothermal, Esther, Boone, Iowa.
- Ruplinger, R. B., Minnesota. Storage battery.
- Rudd, E. J., Shreveport, La.
- Runyon, C. A., Birmingham, Ala.
- Sampsel, L. E., Dallas, Texas. Formerly in oil business.
- Sarver, F. E., 1030 K St., Lincoln, Nebr.
- Sattler, Louise, Boone, Iowa.
- Schmidt, Minnie, Boone, Iowa.
- Scott, P. L., 1845 S. 17th St., Lincoln, Nebr.
- Scott, R. H., Boone, Iowa.
- Seely, F. R., Birmingham, Alabama.
- Sell, Booth E., Birmingham, Alabama.
- Shadburn, H. R., Denver, Colorado, manager of restaurant. Now reported on dining car on road out of Chicago.
- Shay, J. M., East Downtington, Pa. Later 1814 West 25th St., Cleveland, Ohio.
- Sanford, F. R., Birmingham, Ala. Theater manager.
- Schultz, Chas. F., Boone, Iowa.
- Shelton, Chas., 2347 Y St., Lincoln, Nebr., or Kansas City, Mo.
- Shaver, J. M., Birmingham, Alabama.
- Shockley, Carl, Boone, Iowa.
- Sisk, H. B., Birmingham, Ala.
- Sloan, I. J., Birmingham, Ala. Typewriter man.
- Smith, Albert, 724 N. 9th St., Lincoln, Nebr.
- Smith, Edward W., Fort Worth, Texas.
- Smith, F. O., 906 Charlotte St., Davenport, Iowa. Manager Alemite Lubricator Co., also at 516 Wooster Ave., Akron, Ohio.
- Smith, H. E., Denver, Colo. Meat cutter with Mid-West Meat and Packing Co., Formerly 1018 23rd St., Lincoln, Nebr.
- Smith, J. A., Boone, Iowa.
- Smith, Lester O., Boone, Iowa.
- Smith, W. E., Boone, Iowa.
- Sotoris, Geo., Boone, Iowa.
- Spann, W. P., El Paso, Texas.
- Sparks, O. C., Boone, Iowa.
- Stafford, Chas., 129 N. 12th St., Lincoln, Neb.
- Stafford, W. W., Fort Worth, Texas, 1007 Harris Ave. Employed by White Sewing Machine Co.
- Staple, Roy, Boone, Iowa.
- Starbuck, J. B., Colorado Springs, Colo. Dealer in second-hand autos for himself. Last reported with Lexington-Gardner Auto Co., of Colorado Springs, Colo.
- Steckley, John, 14 Biddle St., Detroit, Mich. Employee of P. M. railroad.
- Stevenson, W. L., 100 N. Raymond Ave., Pasadena, California. Retired army officer.
- Stowell, Archie, 6357 Rifle Court, Detroit, Mich.
- Strom, Wayne, 740 Capital Ave., Lincoln, Nebraska.
- Stumbo, Cleve, Boone, Iowa.
- Sullivan, Bynard, Boone, Iowa.
- Sunstrom, Mark, Boone, Iowa.
- Swanson, Mrs. P., 1325 S. Broad St., Philadelphia, Pa.
- Syrette, A. W., Detroit, Michigan. Now supposed to be in St. Louis at 7319 Esplanade St., later at 2517 St. Louis St., employed by real estate company, 413 N. 9th St., gen'l. sales manager.
- Taylor, Nettie, 5700 1st Ave., Birmingham, Alabama.
- Thomas, J. J., Fort Worth, Texas. Thomas, Peas, Tobin Auto Co. Came from Oklahoma City, Okla.
- Thomas, N. A., Boone, Iowa.
- Thompson, Mrs. Kate, 440 Grand Ave., Highland Park, Michigan. Might be in Chicago now.
- Tietzen, Ben, Boone, Iowa.
- Thompson, Geo. M., Boone, Iowa.
- Timmerman, H. E., Mt. Creek, Alabama.
- Tippen, Clyde, 721 West 17th St., University Place, Nebr. Telephone Lineman.
- Tolbert, E. G., Birmingham, Ala., Auto repairer.
- Tomey, G. B., Boone, Iowa.
- Treacy, Leslie, 2325 Springwells Ave., Detroit, Mich. Carpenter.
- Treu, F. M., Hotel Waldorf, Toledo, Ohio. Newspaper man and ad writer.
- Trites, Henry, Boone, Iowa.
- Trostein, I. J., Birmingham, Ala.
- Turner, Stuart, Boone, Iowa.
- Ufferman, Fred C., 1811 P St., Lincoln, Neb.
- Utterbach, D. D., Omaha, Nebraska.
- Van Orman, F. L., Sioux Falls, South Dakota, Evanston, Ill.
- Van Winkle, Charity, 1415 N. St., Lincoln, Nebraska.
- Wade, C. R., 1101 S. Minor, Pueblo, Colorado. Harpist and organist.
- Walker, W. L., Denver, Colo. Salesman for Midwest Meat & Packing Co.
- Walrod, Gene, Boone, Iowa.
- Waters, Mr. or Mrs. J. A., Kansas City, Mo. Shoe clerk or salesman.
- Watkins, G. M., Sugar City, Colo. Rancher.
- Waterman, C. A., Oil City, Pa.
- Watson, J. F., Denver, Colo. In grocery business and later endeavoring to place a patent on market. Sold home in Denver and skipped.
- Weakley, Turner, Birmingham, Alabama.
- Weller, T. W., 414 N. 2nd St., Clinton, Iowa.
- Westberg, Carl, Boone, Iowa.
- Westcott, J. B., St. Cloud, Fla. Retired minister. Lived at Atlantic City and Philadelphia. In Asheville, in 1920.
- Wheeler, J. G., Boone, Iowa.
- Whitehead, R. D., Birmingham, Ala.
- Wickstrom, J. W., Boone, Iowa.
- Wilcox, Herbert, Boone, Iowa.
- Willard, Thomas, 3797 Bushby St., Detroit, Michigan.
- Williams, Harry, Boone, Iowa.
- Wilson, H. J., Birmingham, Alabama.
- Willis, Jasper B., Long Beach, California, or Los Angeles. Working as an electrician in a garage.
- Winchester, Chas. D., New Orleans, La. Advertising agent by Merchants Trade Index. It appears he left New Orleans around May or June of 1921.
- Winn, H. D., Birmingham, Alabama.
- Winters, Ray, Bartley, Nebr.
- Wise, Virgil, Birmingham, Ala.
- Wiseberg, Bernard, 6032 Vernon Ave., Chicago. Is by profession an attorney. Is supposed to be in Detroit, Michigan.
- Wolf, Mrs. Allen, Boone, Iowa.
- Wolfe, Geo. W., Birmingham, Alabama.
- Wood, Sarah, 10th Alley, South, Birmingham, Alabama.
- Work, T. H., Denver, Colo. Bond broker, now reported with Mell-Rapp, Los Angeles, California.
- Wright, John, Boone, Iowa.
- Wright, Murray, 2936 Q St., Lincoln, Nebr.
- York, M. M., 401 N. Maine St., care of Anderson Oil Co., St. Louis, Mo.
- Young, Elmer, G., 927 S. 11th St., Lincoln, Nebr.
- Zausky, T. L., Detroit, Mich., or Kewanee, Ill. Talking machines.
- Zervas, Geo. N., Wilmington, Delaware. Fruit dealer.
- Yancey, Mrs. Kemper, Richmond, Va., and Charleston, W. Va. Now supposed to be in St. Louis.
- Zimmerman, R. B., New Orleans, La., and Forrest, Miss.



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